

**Table No. 5.6 - State and Bank Group-Wise Classification of Outstanding
Credit of Scheduled Commercial Banks According to Occupation
March 1996 (Part 2 of 32)**

NORTHERN REGION

STATE : HIMACHAL PRADESH

(Amount in Rupees Lakh)

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6	7	8	9
I. AGRICULTURE	20,454	41,19	35,02	56,654	68,01	53,32	-	-	-
1. Direct Finance	20,103	34,08	26,60	55,947	66,05	52,32	-	-	-
2. Indirect Finance	351	7,11	8,42	707	1,96	1,01	-	-	-
II. INDUSTRY	3,272	101,53	73,48	14,376	264,78	231,14	9	46,49	40,10
1. Mining & Quarrying	60	95	89	48	1,23	1,02	-	-	-
2. Food Manufacturing and Processing	144	8,57	6,83	532	13,74	12,10	-	-	-
(a) Rice Mills, Flour and Dal Mills	68	2,45	1,38	176	6,56	5,73	-	-	-
(b) Sugar	1	-	-	-	-	-	-	-	-
(c) Edible Oils and Vanaspati	7	7	7	40	5,04	4,38	-	-	-
(d) Tea Processing	2	13	7	2	37	36	-	-	-
(e) Processing of Fruits & Vegetables	7	5,11	4,54	9	15	37	-	-	-
(f) Others	59	82	77	305	1,62	1,26	-	-	-
3. Beverage and Tobacco	8	87	48	23	3,82	3,47	-	-	-
4. Textiles	153	5,10	4,51	307	55,85	46,95	-	-	-
(a) Cotton Textiles	30	2,65	2,02	39	23,86	22,66	-	-	-
(b) Jute Textiles	-	-	-	6	29	26	-	-	-
(c) Handloom Textiles & Khadi	67	78	53	104	6,72	3,94	-	-	-
(d) Other Textiles	56	1,66	1,96	158	24,98	20,08	-	-	-
5. Paper, Paper Products and Printing	63	2,01	2,00	206	9,34	10,99	-	-	-
6. Leather and Leather Products	20	19	16	32	45	43	-	-	-
7. Rubber and Rubber Products	20	99	1,04	72	4,13	2,88	1	51	51
8. Chemicals and Chemical Products	82	2,62	3,20	320	30,75	28,48	-	-	-
(a) Heavy Industrial Chemicals	2	2	1	27	1,85	1,76	-	-	-
(b) Fertilizers	1	3	3	25	3,29	3,24	-	-	-
(c) Drugs and Pharmaceuticals	26	1,13	1,36	58	2,59	2,32	-	-	-
(d) Non-Edible Oils	7	17	32	7	21	16	-	-	-
(e) Other Chemicals & Chemical Products	46	1,27	1,49	203	22,80	21,00	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	3	26	6	8	39	31	-	-	-
10. Manufacture of Cement & Cement Products	42	1,07	85	70	2,56	2,42	-	-	-
11. Basic Metals & Metal Products	247	7,12	6,18	549	56,08	47,33	-	-	-
(a) Iron and Steel	93	3,80	3,72	217	32,32	28,53	-	-	-
(b) Non-Ferrous Metals	5	52	25	17	3,73	3,90	-	-	-
(c) Other Metal Products	149	2,80	2,21	315	20,03	14,90	-	-	-
12. Engineering	210	34,11	16,68	330	43,30	40,59	2	91	91
(a) Heavy Engineering	14	2,30	1,62	19	61	72	-	-	-
(b) Light Engineering	43	90	1,02	130	26,40	24,49	2	91	91

(c) Electrical Machinery & Goods	25	5,72	3,45	90	9,93	10,06	-	-	-
(d) Electronic Machinery & Goods	128	25,19	10,58	91	6,36	5,31	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	46	11,08	10,03	91	6,04	4,43	-	-	-
14. Other Industries	2,142	24,33	19,95	11,693	30,13	24,62	-	-	-
15. Electricity, Gas & Water	18	2,12	49	14	1,72	75	4	45,00	38,61
(a) Electricity Generation & Transmission	16	2,08	46	12	1,56	63	4	45,00	38,61
(b) Non-Conventional Energy	-	-	-	1	15	10	-	-	-
(c) Gas, Steam & Water Supply	2	5	4	1	1	3	-	-	-
16. Construction	14	13	12	81	5,24	4,37	2	6	5
III. TRANSPORT OPERATORS	3,531	57,24	37,83	3,800	62,86	46,58	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	352	7,04	5,18	7,305	24,81	17,80	1	-	-
V. PERSONAL LOANS	13,065	58,81	50,84	33,868	97,29	83,45	91	31	27
1. Loans for Purchase of Consumer Durables	339	81	64	1,389	1,91	1,55	5	-	-
2. Loans for Housing	1,572	17,84	15,19	4,400	32,79	27,69	1	-	-
3. Rest of the Personal Loans	11,154	40,16	35,00	28,079	62,60	54,21	85	30	27
VI. TRADE	7,925	85,14	68,92	26,456	93,97	79,43	5	6	6
1. Wholesale Trade	257	6,89	6,29	610	26,10	23,98	5	6	6
2. Retail Trade	7,668	78,25	62,63	25,846	67,87	55,44	-	-	-
VII. FINANCE	23	84	68	42	6,59	3,95	-	-	-
VIII. ALL OTHERS	1,721	3,07	2,66	20,948	51,63	40,64	-	-	-
TOTAL BANK CREDIT	50,343	354,85	274,61	1,63,449	669,93	556,30	106	46,86	40,43
OF WHICH :									
1. Artisans & Village Industries	575	3,78	2,75	7,608	9,71	7,08	-	-	-
2. Other Small Scale Industries	1,660	61,45	41,87	5,235	116,22	106,11	-	-	-

OCCUPATION	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	20,336	12,08	9,99	12	26	16	97,456	121,55	98,50
1. Direct Finance	19,969	11,80	9,74	12	26	16	96,031	112,20	88,82
2. Indirect Finance	367	28	25	-	-	-	1,425	9,35	9,68
II. INDUSTRY	5,428	3,82	3,23	7	10	7	23,092	416,71	348,01
1. Mining & Quarrying	5	10	9	-	-	-	113	2,28	2,00
2. Food Manufacturing and Processing	38	23	21	-	-	-	714	22,54	19,13
(a) Rice Mills, Flour and Dal Mills	9	13	13	-	-	-	253	9,13	7,24
(b) Sugar	-	-	-	-	-	-	1	-	-
(c) Edible Oils and Vanaspati	7	6	6	-	-	-	54	5,17	4,51
(d) Tea Processing	-	-	-	-	-	-	4	50	43
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-	16	5,26	4,91
(f) Others	22	3	1	-	-	-	386	2,47	2,04
3. Beverage and Tobacco	-	-	-	-	-	-	31	4,70	3,94
4. Textiles	14	12	13	-	-	-	474	61,06	51,59
(a) Cotton Textiles	6	7	8	-	-	-	75	26,58	24,76
(b) Jute Textiles	-	-	-	-	-	-	6	29	26
(c) Handloom Textiles & Khadi	4	3	3	-	-	-	175	7,53	4,51
(d) Other Textiles	4	2	1	-	-	-	218	26,66	22,05
5. Paper, Paper Products and Printing	-	-	-	-	-	-	269	11,35	12,99
6. Leather and Leather Products	1	-	-	-	-	-	53	64	59

7.	Rubber and Rubber Products	-	-	-	-	-	-	93	5,64	4,44
8.	Chemicals and Chemical Products	2	1	1	-	-	-	404	33,38	31,69
	(a) Heavy Industrial Chemicals	-	-	-	-	-	-	29	1,87	1,76
	(b) Fertilizers	-	-	-	-	-	-	26	3,33	3,27
	(c) Drugs and Pharmaceuticals	-	-	-	-	-	-	84	3,72	3,68
	(d) Non-Edible Oils	-	-	-	-	-	-	14	39	48
	(e) Other Chemicals & Chemical Products	2	1	1	-	-	-	251	24,07	22,50
9.	Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-	11	65	38
10.	Manufacture of Cement & Cement Products	-	-	-	-	-	-	112	3,64	3,27
11.	Basic Metals & Metal Products	7	3	3	-	-	-	803	63,24	53,54
	(a) Iron and Steel	-	-	-	-	-	-	310	36,12	32,25
	(b) Non-Ferrous Metals	-	-	-	-	-	-	22	4,26	4,15
	(c) Other Metal Products	7	3	3	-	-	-	471	22,86	17,14
12.	Engineering	1	-	-	-	-	-	543	78,32	58,18
	(a) Heavy Engineering	-	-	-	-	-	-	33	2,91	2,34
	(b) Light Engineering	-	-	-	-	-	-	175	28,21	26,42
	(c) Electrical Machinery & Goods	-	-	-	-	-	-	115	15,65	13,52
	(d) Electronic Machinery & Goods	1	-	-	-	-	-	220	31,55	15,90
13.	Vehicles, Vehicle Parts & Transport Equipments	1	1	1	-	-	-	138	17,12	14,47
14.	Other Industries	5,342	3,22	2,66	7	10	7	19,184	57,79	47,31
15.	Electricity, Gas & Water	3	2	2	-	-	-	39	48,87	39,88
	(a) Electricity Generation & Transmission	1	1	1	-	-	-	33	48,65	39,71
	(b) Non-Conventional Energy	-	-	-	-	-	-	1	15	10
	(c) Gas, Steam & Water Supply	2	1	1	-	-	-	5	7	8
16.	Construction	14	8	7	-	-	-	111	5,50	4,62
III.	TRANSPORT OPERATORS	1,101	11,25	8,96	17	46	31	8,449	131,81	93,68
IV.	PROFESSIONAL AND OTHER SERVICES	1,303	1,32	1,17	5	2	1	8,966	33,19	24,16
V.	PERSONAL LOANS	8,118	10,34	9,51	94	34	29	55,236	167,09	144,36
	1. Loans for Purchase of Consumer Durables	616	77	65	8	1	1	2,357	3,51	2,85
	2. Loans for Housing	333	1,45	1,34	1	2	1	6,307	52,09	44,23
	3. Rest of the Personal Loans	7,169	8,12	7,52	85	32	28	46,572	111,49	97,28
VI.	TRADE	7,513	8,92	7,72	69	98	78	41,968	189,07	156,90
	1. Wholesale Trade	155	19	18	-	-	-	1,027	33,24	30,50
	2. Retail Trade	7,358	8,74	7,55	69	98	78	40,941	155,83	126,40
VII.	FINANCE	-	-	-	1	50	-	66	7,93	4,63
VIII.	ALL OTHERS	6,013	4,81	4,55	-	-	-	28,682	59,51	47,85
TOTAL BANK CREDIT		49,812	52,55	45,13	205	2,66	1,63	2,63,915	1126,85	918,10
OF WHICH :										
	1. Artisans & Village Industries	4,887	2,79	2,36	3	6	6	13,073	16,34	12,25
	2. Other Small Scale Industries	487	83	71	-	-	-	7,382	178,50	148,69