

**Table No.5.7 - State and Population 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	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out-	Accounts	Limit	Out-
			standing			standing
	1	2	3	4	5	6
I. AGRICULTURE	90,327	104,75	82,47	7,129	16,80	16,03
1. Direct Finance	89,311	100,10	79,12	6,720	12,10	9,70
2. Indirect Finance	1,016	4,66	3,35	409	4,69	6,32
II. INDUSTRY	19,923	306,56	252,76	3,169	110,15	95,25
1. Mining & Quarrying	96	1,73	1,47	17	55	52
2. Food Manufacturing and Processing	603	19,62	16,20	111	2,91	2,93
(a) Rice Mills, Flour and Dal Mills	211	6,83	5,03	42	2,30	2,22
(b) Sugar	1	-	-	-	-	-
(c) Edible Oils and Vanaspati	49	5,13	4,48	5	4	3
(d) Tea Processing	2	37	36	2	13	7
(e) Processing of Fruits & Vegetables	10	5,14	4,57	6	12	33
(f) Others	330	2,16	1,75	56	32	29
3. Beverage and Tobacco	18	2,18	1,77	13	2,52	2,17
4. Textiles	287	44,47	36,25	187	16,59	15,34
(a) Cotton Textiles	63	26,27	24,52	12	31	24
(b) Jute Textiles	-	-	-	6	29	26
(c) Handloom Textiles & Khadi	89	2,94	50	86	4,60	4,01
(d) Other Textiles	135	15,26	11,23	83	11,40	10,83
5. Paper, Paper Products and Printing	162	5,53	6,64	107	5,82	6,34
6. Leather and Leather Products	39	51	44	14	13	15
7. Rubber and Rubber Products	72	4,00	2,78	21	1,64	1,65
8. Chemicals and Chemical Products	320	29,20	27,23	84	4,19	4,47
(a) Heavy Industrial Chemicals	25	1,83	1,71	4	4	5
(b) Fertilizers	21	3,15	3,09	5	18	18
(c) Drugs and Pharmaceuticals	58	2,54	2,35	26	1,19	1,33
(d) Non-Edible Oils	10	31	38	4	7	10
(e) Other Chemicals & Chemical Products	206	21,37	19,70	45	2,70	2,80
9. Petroleum, Coal Products & Nuclear Fuels	7	62	35	4	3	3
10. Manufacture of Cement & Cement Products	92	3,12	2,70	20	52	57
11. Basic Metals & Metal Products	684	58,06	48,77	119	5,18	4,78
(a) Iron and Steel	298	33,75	30,21	12	2,37	2,04
(b) Non-Ferrous Metals	21	4,25	4,15	1	1	-
(c) Other Metal Products	365	20,06	14,41	106	2,80	2,73
12. Engineering	385	60,68	43,38	158	17,64	14,80
(a) Heavy Engineering	33	2,91	2,34	-	-	-
(b) Light Engineering	137	18,39	18,15	38	9,82	8,28
(c) Electrical Machinery & Goods	72	14,58	12,50	43	1,08	1,01
(d) Electronic Machinery & Goods	143	24,81	10,38	77	6,75	5,51

13. Vehicles, Vehicle Parts & Transport Equipments	100	16,20	13,25	38	93	1,22
14. Other Industries	16,960	47,35	38,24	2,224	10,43	9,07
15. Electricity, Gas & Water	29	11,16	11,26	10	37,71	28,62
(a) Electricity Generation & Transmission	26	11,13	11,23	7	37,52	28,48
(b) Non-Conventional Energy	-	-	-	1	15	10
(c) Gas, Steam & Water Supply	3	3	3	2	4	4
16. Construction	69	2,14	2,05	42	3,36	2,57
III. TRANSPORT OPERATORS	6,904	107,83	76,67	1,545	23,97	17,02
IV. PROFESSIONAL AND OTHER SERVICES	6,891	14,58	11,39	2,075	18,61	12,76
V. PERSONAL LOANS	40,620	110,12	95,32	14,616	56,97	49,04
1. Loans for Purchase of Consumer Durables	1,417	2,29	1,89	940	1,22	97
2. Loans for Housing	4,086	31,63	25,85	2,221	20,46	18,38
3. Rest of the Personal Loans	35,117	76,20	67,59	11,455	35,29	29,69
VI. TRADE	34,205	112,15	94,42	7,763	76,92	62,48
1. Wholesale Trade	707	26,89	25,97	320	6,35	4,54
2. Retail Trade	33,498	85,26	68,46	7,443	70,57	57,95
VII. FINANCE	22	47	27	44	7,46	4,36
VIII. ALL OTHERS	22,793	29,58	23,76	5,889	29,93	24,09
TOTAL BANK CREDIT	2,21,685	786,04	637,07	42,230	340,81	281,03
OF WHICH : 1. Artisans & Village Industries	12,104	13,83	10,27	969	2,51	1,98
2. Other Small Scale Industries	5,814	154,54	124,73	1,568	23,96	23,96

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out-	Accounts	Limit	Out-
			standing			standing
	7	8	9	10	11	12
I. AGRICULTURE	-	-	-	-	-	-
1. Direct Finance	-	-	-	-	-	-
2. Indirect Finance	-	-	-	-	-	-
II. INDUSTRY	-	-	-	-	-	-
1. Mining & Quarrying	-	-	-	-	-	-
2. Food Manufacturing and Processing	-	-	-	-	-	-
(a) Rice Mills, Flour and Dal Mills	-	-	-	-	-	-
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils and Vanaspati	-	-	-	-	-	-
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-
(f) Others	-	-	-	-	-	-
3. Beverage and Tobacco	-	-	-	-	-	-
4. Textiles	-	-	-	-	-	-
(a) Cotton Textiles	-	-	-	-	-	-
(b) Jute Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	-	-	-
(d) Other Textiles	-	-	-	-	-	-
5. Paper, Paper Products and Printing	-	-	-	-	-	-
6. Leather and Leather Products	-	-	-	-	-	-
7. Rubber and Rubber Products	-	-	-	-	-	-
8. Chemicals and Chemical Products	-	-	-	-	-	-
(a) Heavy Industrial Chemicals	-	-	-	-	-	-

(b) Fertilizers	-	-	-	-	-	-
(c) Drugs and Pharmaceuticals	-	-	-	-	-	-
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	-	-	-	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-
10. Manufacture of Cement & Cement Products	-	-	-	-	-	-
11. Basic Metals & Metal Products	-	-	-	-	-	-
(a) Iron and Steel	-	-	-	-	-	-
(b) Non-Ferrous Metals	-	-	-	-	-	-
(c) Other Metal Products	-	-	-	-	-	-
12. Engineering	-	-	-	-	-	-
(a) Heavy Engineering	-	-	-	-	-	-
(b) Light Engineering	-	-	-	-	-	-
(c) Electrical Machinery & Goods	-	-	-	-	-	-
(d) Electronic Machinery & Goods	-	-	-	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	-	-	-	-	-	-
14. Other Industries	-	-	-	-	-	-
15. Electricity, Gas & Water	-	-	-	-	-	-
(a) Electricity Generation & Transmission	-	-	-	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16. Construction	-	-	-	-	-	-
III. TRANSPORT OPERATORS	-	-	-	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	-	-	-	-	-	-
V. PERSONAL LOANS	-	-	-	-	-	-
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	-	-	-	-	-	-
VI. TRADE	-	-	-	-	-	-
1. Wholesale Trade	-	-	-	-	-	-
2. Retail Trade	-	-	-	-	-	-
VII. FINANCE	-	-	-	-	-	-
VIII. ALL OTHERS	-	-	-	-	-	-
TOTAL BANK CREDIT	-	-	-	-	-	-
OF WHICH : 1. Artisans & Village Industries	-	-	-	-	-	-
2. Other Small Scale Industries	-	-	-	-	-	-