

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2005**

NORTHERN REGION

STATE : HIMACHAL PRADESH

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>1,38,329</b>	<b>620,69</b>	<b>486,71</b>	<b>12,835</b>	<b>401,71</b>	<b>283,23</b>
1. Direct Finance	1,36,585	567,94	438,14	12,625	126,49	89,99
2. Indirect Finance	1,744	52,75	48,57	210	275,22	193,23
<b>II. INDUSTRY</b>	<b>12,284</b>	<b>1913,44</b>	<b>1647,99</b>	<b>3,351</b>	<b>1583,11</b>	<b>1163,43</b>
1. Mining & Quarrying	95	8,21	7,11	40	2,99	2,64
2. Food Manufacturing & Processing	758	40,81	28,55	166	27,23	24,53
(a) Rice Mills, Flour & Dal Mills	259	16,43	8,58	37	1,89	1,45
(b) Sugar	5	27	21	2	14	13
(c) Edible Oils & Vanaspati	38	4,63	4,38	14	1,08	72
(d) Tea Processing	–	–	–	6	27	18
(e) Processing of Fruits & Vegetables	26	5,73	5,15	17	2,41	2,16
(f) Others	430	13,75	10,22	90	21,45	19,90
3. Beverage & Tobacco	39	8,58	7,46	13	6,63	6,24
4. Textiles	401	641,74	526,21	251	54,17	48,16
(a) Cotton Textiles	89	625,81	512,63	12	37,38	37,26
(b) Jute & Other Natural Fibre Textiles	5	39	39	1	5	5
(c) Handloom Textiles & Khadi	119	2,02	1,62	152	2,24	1,96
(d) Other Textiles & Textile Products	188	13,52	11,57	86	14,50	8,88
5. Paper, Paper Products & Printing	172	47,82	45,32	82	21,52	20,96
6. Leather & Leather Products	36	2,66	2,28	19	18	16
7. Rubber & Plastic Products	285	42,30	36,40	62	6,45	5,87
8. Chemicals & Chemical Products	439	139,52	97,66	93	36,02	17,48
(a) Heavy Industrial Chemicals	29	16,76	16,25	14	13,34	2,65
(b) Fertilisers	5	57,42	22,86	2	29	21
(c) Drugs & Pharmaceuticals	36	38,90	36,73	19	16,84	11,50
(d) Non-Edible Oils	2	24	20	2	49	48
(e) Other Chemicals & Chemical Products	367	26,20	21,62	56	5,08	2,64
9. Petroleum, Coal Products & Nuclear Fuels	10	1,54	1,25	3	28	29
10. Manufacture of Cement & Cement Products	56	11,37	8,81	24	2,31	1,51
11. Basic Metals & Metal Products	436	58,59	44,01	128	49,58	42,87
(a) Iron & Steel	59	21,08	14,47	21	10,35	10,00
(b) Non-Ferrous Metals	17	3,74	1,20	7	1,05	1,07
(c) Metal Products	360	33,77	28,34	100	38,18	31,81
12. Engineering	454	133,25	117,50	167	63,16	48,91
(a) Heavy Engineering	36	53,74	53,37	28	5,77	4,57
(b) Light Engineering	224	17,37	12,60	62	15,53	14,30
(c) Electrical Machinery & Goods	123	28,52	23,25	48	26,69	24,70
(d) Electronic Machinery & Goods	71	33,62	28,28	29	15,18	5,35
13. Vehicles, Vehicle Parts & Transport Equipments	147	18,97	8,25	38	13,78	10,23
14. Other Industries	8,107	80,93	67,69	1,807	91,96	74,94
15. Electricity, Gas & Water	25	651,71	628,19	18	183,90	161,70
(a) Electricity Generation & Transmission	19	651,46	627,99	15	183,76	161,56
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	6	25	19	3	14	14
16. Construction	824	25,42	21,32	440	1022,93	696,95
<b>III. TRANSPORT OPERATORS</b>	<b>5,962</b>	<b>129,42</b>	<b>92,15</b>	<b>1,725</b>	<b>145,92</b>	<b>82,76</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>6,463</b>	<b>94,48</b>	<b>67,37</b>	<b>2,142</b>	<b>486,04</b>	<b>326,55</b>
<b>V. PERSONAL LOANS</b>	<b>1,03,533</b>	<b>1023,03</b>	<b>837,57</b>	<b>45,218</b>	<b>616,75</b>	<b>508,76</b>
1. Loans for Purchase of Consumer Durables	5,266	22,54	15,72	1,775	9,81	7,46
2. Loans for Housing	21,125	470,16	412,26	10,047	311,69	277,88
3. Rest of the Personal Loans	77,142	530,33	409,59	33,396	295,24	223,42
<b>VI. TRADE</b>	<b>41,451</b>	<b>470,05</b>	<b>364,55</b>	<b>12,075</b>	<b>277,75</b>	<b>219,00</b>
1. Wholesale Trade	721	25,65	20,81	361	37,27	33,14
2. Retail Trade	40,730	444,40	343,74	11,714	240,48	185,86
<b>VII. FINANCE</b>	<b>563</b>	<b>5,74</b>	<b>4,30</b>	<b>77</b>	<b>27,74</b>	<b>12,32</b>
<b>VIII. ALL OTHERS</b>	<b>14,663</b>	<b>117,63</b>	<b>97,64</b>	<b>6,398</b>	<b>157,21</b>	<b>69,93</b>
<b>TOTAL BANK CREDIT</b>	<b>3,23,248</b>	<b>4374,48</b>	<b>3598,28</b>	<b>83,821</b>	<b>3696,22</b>	<b>2665,98</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	6,096	83,87	61,28	984	19,86	16,61
2. Other Small Scale Industries	3,761	179,87	145,47	1,384	71,31	64,59

Note : There are no Urban and Metropolitan Centres in Himachal Pradesh.