

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1997 (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 Outsta- nding	No. of Accounts	Credit Limit	Amount Outsta- nding	No. of Accounts	Credit Limit	Amount Outsta- nding
	1	2	3	4	5	6	7	8	9
I. AGRICULTURE	26,106	49,36	41,05	58,546	84,09	70,81	-	-	-
1. Direct Finance	25,998	43,26	34,98	58,074	81,83	68,81	-	-	-
2. Indirect Finance	108	6,10	6,07	472	2,25	2,00	-	-	-
II. INDUSTRY	3,590	111,70	93,19	13,613	230,24	184,30	10	43,10	47,14
1. Mining & Quarrying	51	83	88	46	1,37	1,21	-	-	-
2. Food Manufacturing and Processing	128	10,81	8,19	518	10,33	8,89	-	-	-
(a) Rice Mills, Flour and Dal Mills	70	2,68	2,28	154	6,24	5,04	-	-	-
(b) Sugar	1	-	-	-	-	-	-	-	-
(c) Edible Oils and Vanaspati	7	7	6	41	2,82	2,67	-	-	-
(d) Tea Processing	2	13	8	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	6	6,27	4,90	8	13	12	-	-	-
(f) Others	42	1,66	88	315	1,15	1,07	-	-	-
3. Beverage and Tobacco	8	78	46	12	1,40	1,24	-	-	-
4. Textiles	166	5,53	5,17	280	36,42	31,53	-	-	-
(a) Cotton Textiles	29	2,72	2,45	32	15,65	11,96	-	-	-
(b) Jute Textiles	-	-	-	3	28	-	-	-	-
(c) Handloom Textiles & Khadi	74	1,03	72	92	3,61	3,59	-	-	-
(d) Other Textiles	63	1,78	2,00	153	16,87	15,97	-	-	-
5. Paper, Paper Products and Printing	64	2,04	2,02	188	9,20	9,03	-	-	-
6. Leather and Leather Products	21	20	16	39	51	58	-	-	-
7. Rubber and Rubber Products	41	1,31	1,19	65	2,03	1,82	-	-	-
8. Chemicals and Chemical Products	115	3,80	4,27	203	14,03	12,04	1	75	-
(a) Heavy Industrial Chemicals	2	2	2	21	1,45	1,43	-	-	-
(b) Fertilizers	2	4	4	11	1,83	1,52	-	-	-
(c) Drugs and Pharmaceuticals	57	1,91	2,43	36	1,83	1,64	1	75	-
(d) Non-Edible Oils	6	17	29	2	7	7	-	-	-
(e) Other Chemicals & Chemical Products	48	1,65	1,49	133	8,84	7,38	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	2	6	6	6	12	12	-	-	-
10. Manufacture of Cement & Cement Products	42	1,27	1,06	42	15,78	1,67	-	-	-
11. Basic Metals & Metal Products	240	7,40	6,34	397	40,21	28,60	-	-	-
(a) Iron and Steel	95	4,01	3,62	168	23,52	18,14	-	-	-
(b) Non-Ferrous Metals	5	65	47	5	16	14	-	-	-
(c) Other Metal Products	140	2,73	2,26	224	16,54	10,33	-	-	-
12. Engineering	164	27,99	22,83	294	46,12	41,50	3	2,29	2,29
(a) Heavy Engineering	14	3,21	2,27	20	2,28	1,53	-	-	-
(b) Light Engineering	37	1,79	1,78	111	30,15	28,82	2	99	99
(c) Electrical Machinery & Goods	26	6,04	4,34	57	6,02	5,95	-	-	-
(d) Electronic Machinery & Goods	87	16,95	14,43	106	7,67	5,20	1	1,30	1,30
13. Vehicles, Vehicle Parts & Transport Equipments	77	19,03	18,10	105	4,76	3,86	-	-	-
14. Other Industries	2,391	26,42	21,41	11,293	27,17	24,81	-	-	-
15. Electricity, Gas & Water	61	4,06	92	52	3,57	1,41	4	40,00	44,79
(a) Electricity Generation & Transmission	59	3,78	77	20	3,19	1,14	4	40,00	44,79
(b) Non-Conventional Energy	-	-	-	3	18	11	-	-	-
(c) Gas, Steam & Water Supply	2	28	15	29	20	16	-	-	-
16. Construction	19	16	13	73	17,25	15,99	2	6	6
III. TRANSPORT OPERATORS	3,716	60,30	45,43	4,150	73,15	56,75	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	373	9,23	6,80	6,514	17,36	14,73	1	-	-
V. PERSONAL LOANS	14,897	68,42	55,91	39,556	101,70	87,68	108	37	34
1. Loans for Purchase of Consumer Durables	459	98	75	1,935	2,63	2,13	6	-	-
2. Loans for Housing	1,820	23,68	17,27	4,367	32,23	28,09	1	-	-
3. Rest of the Personal Loans	12,618	43,76	37,89	33,254	66,84	57,45	101	37	33
VI. TRADE	10,738	85,26	68,77	29,302	96,66	78,83	5	7	6
1. Wholesale Trade	1,087	5,79	4,79	711	20,67	17,43	5	7	6

2. Retail Trade	9,651	79,47	63,98	28,591	75,99	61,40	-	-	-
VII. FINANCE	39	1,20	85	41	6,00	3,15	-	-	-
VIII. ALL OTHERS	1,009	5,98	4,20	16,230	55,99	40,26	-	-	-
TOTAL BANK CREDIT	60,468	391,46	316,21	1,67,952	665,18	536,50	124	43,55	47,55
OF WHICH : 1. Artisans & Village Industries	686	4,09	3,43	7,795	10,77	8,86	-	-	-
2. Other Small Scale Industries	1,667	54,30	45,87	4,187	58,89	53,71	-	-	-

(Amount in Rupees Lakh)

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
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	18,020	12,13	9,92	24	70	62	1,02,696	146,28	122,41
1. Direct Finance	17,344	11,65	9,51	21	47	40	1,01,437	137,22	113,71
2. Indirect Finance	676	48	41	3	23	22	1,259	9,06	8,70
II. INDUSTRY	4,503	4,56	3,82	14	4,63	4,70	21,730	394,23	333,14
1. Mining & Quarrying	78	42	33	-	-	-	175	2,63	2,42
2. Food Manufacturing and Processing	41	35	33	-	-	-	687	21,49	17,42
(a) Rice Mills, Flour and Dal Mills	12	24	23	-	-	-	236	9,16	7,55
(b) Sugar	-	-	-	-	-	-	1	-	-
(c) Edible Oils and Vanaspati	8	7	7	-	-	-	56	2,96	2,80
(d) Tea Processing	-	-	-	-	-	-	2	13	8
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-	14	6,40	5,02
(f) Others	21	3	4	-	-	-	378	2,84	1,98
3. Beverage and Tobacco	-	-	-	-	-	-	20	2,18	1,70
4. Textiles	14	10	9	1	4,50	4,62	461	46,54	41,40
(a) Cotton Textiles	1	2	2	1	4,50	4,62	63	22,90	19,05
(b) Jute Textiles	-	-	-	-	-	-	3	28	-
(c) Handloom Textiles & Khadi	8	5	5	-	-	-	174	4,69	4,35
(d) Other Textiles	5	3	2	-	-	-	221	18,68	17,99
5. Paper, Paper Products and Printing	2	2	2	-	-	-	254	11,26	11,06
6. Leather and Leather Products	-	-	-	-	-	-	60	71	74
7. Rubber and Rubber Products	-	-	-	-	-	-	106	3,34	3,01
8. Chemicals and Chemical Products	3	1	1	-	-	-	322	18,58	16,32
(a) Heavy Industrial Chemicals	-	-	-	-	-	-	23	1,47	1,45
(b) Fertilizers	-	-	-	-	-	-	13	1,87	1,56
(c) Drugs and Pharmaceuticals	-	-	-	-	-	-	94	4,49	4,07
(d) Non-Edible Oils	-	-	-	-	-	-	8	24	35
(e) Other Chemicals & Chemical Products	3	1	1	-	-	-	184	10,50	8,89
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-	8	17	17
10. Manufacture of Cement & Cement Products	1	1	-	-	-	-	85	17,07	2,74
11. Basic Metals & Metal Products	9	5	4	-	-	-	646	47,66	34,98
(a) Iron and Steel	-	-	-	-	-	-	263	27,53	21,75
(b) Non-Ferrous Metals	-	-	-	-	-	-	10	81	60
(c) Other Metal Products	9	5	4	-	-	-	373	19,32	12,62
12. Engineering	2	1	1	-	-	-	463	76,41	66,62
(a) Heavy Engineering	-	-	-	-	-	-	34	5,49	3,80
(b) Light Engineering	-	-	-	-	-	-	150	32,93	31,59
(c) Electrical Machinery & Goods	-	-	-	-	-	-	83	12,06	10,29
(d) Electronic Machinery & Goods	2	1	1	-	-	-	196	25,93	20,93
13. Vehicles, Vehicle Parts & Transport Equipments	2	16	1	-	-	-	184	23,94	21,97
14. Other Industries	4,349	3,43	2,93	13	13	8	18,046	57,15	49,22
15. Electricity, Gas & Water	-	-	-	-	-	-	117	47,63	47,13
(a) Electricity Generation & Transmission	-	-	-	-	-	-	83	46,97	46,71
(b) Non-Conventional Energy	-	-	-	-	-	-	3	18	11
(c) Gas, Steam & Water Supply	-	-	-	-	-	-	31	48	31
16. Construction	2	1	5	-	-	-	96	17,48	16,23
III. TRANSPORT OPERATORS	1,830	16,47	12,34	26	64	44	9,722	150,56	114,96
IV. PROFESSIONAL AND OTHER SERVICES	1,666	1,71	1,69	15	7	2	8,569	28,38	23,24
V. PERSONAL LOANS	11,094	14,29	12,96	118	59	48	65,773	185,36	157,36
1. Loans for Purchase of Consumer Durables	805	95	76	7	1	1	3,212	4,58	3,65
2. Loans for Housing	580	2,02	1,93	2	4	1	6,770	57,96	47,30
3. Rest of the Personal Loans	9,709	11,32	10,27	109	54	46	55,791	122,82	106,41
VI. TRADE	7,870	10,53	9,24	80	1,21	1,10	47,995	193,74	158,00
1. Wholesale Trade	221	26	22	-	-	-	2,024	26,79	22,51
2. Retail Trade	7,649	10,27	9,02	80	1,21	1,10	45,971	166,95	135,50
VII. FINANCE	3	5	5	1	50	26	84	7,75	4,31

VIII. ALL OTHERS	5,599	4,54	3,93	-	-	-	22,838	66,51	48,39
TOTAL BANK CREDIT	50,585	64,28	53,94	278	8,34	7,63	2,79,407	1172,82	961,82
OF WHICH : 1. Artisans & Village Industries	4,044	2,83	2,38	6	6	6	12,531	17,75	14,74
2. Other Small Scale Industries	276	76	71	-	-	-	6,130	113,95	100,30