

**TABLE NO. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2006**

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
I. AGRICULTURE	1,56,895	804,46	626,09	8,610	113,02	84,60
1. Direct Finance	1,54,998	752,59	579,95	8,492	104,32	78,23
2. Indirect Finance	1,897	51,87	46,14	118	8,70	6,37
II. INDUSTRY	14,148	2207,88	1854,43	2,574	809,99	366,63
1. Mining & Quarrying	115	12,05	9,39	27	2,14	1,91
2. Food Manufacturing & Processing	882	54,74	39,23	127	23,28	20,63
(a) Rice Mills, Flour & Dal Mills	287	17,76	11,08	26	93	75
(b) Sugar	2	7	6	-	-	-
(c) Edible Oils & Vanaspati	40	2,82	1,74	6	16	16
(d) Tea Processing	3	14	11	3	68	65
(e) Processing of Fruits & Vegetables	43	7,22	6,53	10	2,20	1,39
(f) Others	507	26,73	19,69	82	19,31	17,68
3. Beverage & Tobacco	47	20,26	18,28	8	5,29	5,01
4. Textiles	474	716,46	602,14	208	561,13	157,56
(a) Cotton Textiles	105	693,70	582,01	11	555,64	153,03
(b) Jute & Other Natural Fibre Textiles	8	51	45	-	-	-
(c) Handloom Textiles & Khadi	149	1,91	1,52	134	2,47	2,07
(d) Other Textiles & Textile Products	212	20,33	18,17	63	3,02	2,45
5. Paper, Paper Products & Printing	232	26,25	21,48	41	6,26	5,43
6. Leather & Leather Products	37	2,91	2,48	15	89	80
7. Rubber & Plastic Products	248	35,84	27,97	51	4,60	3,29
8. Chemicals & Chemical Products	754	235,42	163,39	102	32,69	26,53
(a) Heavy Industrial Chemicals	31	11,22	8,93	19	3,90	2,45
(b) Fertilisers	5	65,30	25,84	1	5	2
(c) Drugs & Pharmaceuticals	109	110,91	89,62	51	18,69	15,63
(d) Non-Edible Oils	4	2,52	2,51	1	35	35
(e) Other Chemicals & Chemical Products	605	45,46	36,50	30	9,71	8,08
9. Petroleum, Coal Products & Nuclear Fuels	16	11,61	11,05	2	11	8
10. Manufacture of Cement & Cement Products	62	14,22	6,53	16	1,52	1,38
11. Basic Metals & Metal Products	489	104,67	82,22	94	53,29	49,19
(a) Iron & Steel	128	52,07	39,83	17	20,58	16,88
(b) Non-Ferrous Metals	28	5,20	3,71	4	33	34
(c) Metal Products	333	47,40	38,68	73	32,39	31,97
12. Engineering	537	97,57	78,13	105	40,28	33,58
(a) Heavy Engineering	34	3,48	3,35	4	1,06	69
(b) Light Engineering	256	48,31	40,11	33	2,04	1,64
(c) Electrical Machinery & Goods	171	30,33	22,12	42	29,16	23,32
(d) Electronic Machinery & Goods	76	15,45	12,55	26	8,02	7,94
13. Vehicles, Vehicle Parts & Transport Equipments	182	22,74	10,97	21	9,42	1,33
14. Other Industries	8,493	114,03	93,71	1,454	46,21	42,89
15. Electricity, Gas & Water	20	671,38	639,00	2	9	9
(a) Electricity Generation & Transmission	15	670,77	638,44	-	-	-
(b) Non-Conventional Energy	2	43	43	1	5	5
(c) Gas, Steam & Water Supply	3	17	13	1	4	4
16. Construction	1,560	67,75	48,45	301	22,80	16,93
III. TRANSPORT OPERATORS	5,858	152,31	112,10	1,029	18,80	13,21
IV. PROFESSIONAL AND OTHER SERVICES	7,040	339,81	149,11	1,693	55,67	42,50
V. PERSONAL LOANS	1,20,115	1492,07	1207,33	25,288	393,66	321,39
1. Loans for Purchase of Consumer Durables	5,779	33,04	23,20	1,149	8,25	6,60
2. Loans for Housing	27,315	696,09	605,96	6,762	204,72	180,06
3. Rest of the Personal Loans	87,021	762,94	578,17	17,377	180,70	134,74
VI. TRADE	45,048	651,16	510,85	7,061	165,00	136,76
1. Wholesale Trade	793	49,41	39,30	453	32,01	29,14
2. Retail Trade	44,255	601,74	471,55	6,608	132,99	107,62
VII. FINANCE	563	23,63	17,71	37	7,26	6,68
VIII. ALL OTHERS	17,074	157,43	121,20	3,438	59,75	48,88
TOTAL BANK CREDIT	3,66,741	5828,73	4598,82	49,730	1623,16	1020,64
OF WHICH: 1. Artisans and Village & Tiny Industries	6,181	116,54	87,44	760	14,25	11,71
2. Other Small Scale Industries	4,380	245,24	178,31	1,145	52,22	43,05

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MARCH 2006**

NORTHERN REGION

STATE: HIMACHAL PRADESH

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	603	327,56	326,05	-	-	-
1. Direct Finance	565	7,07	6,29	-	-	-
2. Indirect Finance	38	320,49	319,76	-	-	-
II. INDUSTRY	487	901,26	706,34	-	-	-
1. Mining & Quarrying	2	8	3	-	-	-
2. Food Manufacturing & Processing	41	1,04	94	-	-	-
(a) Rice Mills, Flour & Dal Mills	26	61	59	-	-	-
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	-	-	-	-	-	-
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	2	13	13	-	-	-
(f) Others	13	30	22	-	-	-
3. Beverage & Tobacco	2	13	13	-	-	-
4. Textiles	18	1,52	1,05	-	-	-
(a) Cotton Textiles	1	53	-	-	-	-
(b) Jute & Other Natural Fibre Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	1	20	20	-	-	-
(d) Other Textiles & Textile Products	16	80	86	-	-	-
5. Paper, Paper Products & Printing	9	49	44	-	-	-
6. Leather & Leather Products	1	-	-	-	-	-
7. Rubber & Plastic Products	12	82	67	-	-	-
8. Chemicals & Chemical Products	40	26	21	-	-	-
(a) Heavy Industrial Chemicals	-	-	-	-	-	-
(b) Fertilisers	-	-	-	-	-	-
(c) Drugs & Pharmaceuticals	25	16	11	-	-	-
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	15	10	10	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-
10. Manufacture of Cement & Cement Products	1	60	-	-	-	-
11. Basic Metals & Metal Products	14	1,09	59	-	-	-
(a) Iron & Steel	-	-	-	-	-	-
(b) Non-Ferrous Metals	-	-	-	-	-	-
(c) Metal Products	14	1,09	59	-	-	-
12. Engineering	32	7,40	4,71	-	-	-
(a) Heavy Engineering	3	1,14	90	-	-	-
(b) Light Engineering	15	2,50	1,32	-	-	-
(c) Electrical Machinery & Goods	3	1,02	96	-	-	-
(d) Electronic Machinery & Goods	11	2,73	1,53	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	4	17	18	-	-	-
14. Other Industries	185	8,43	7,72	-	-	-
15. Electricity, Gas & Water	14	288,06	251,43	-	-	-
(a) Electricity Generation & Transmission	14	288,06	251,43	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16. Construction	112	591,17	438,22	-	-	-
III. TRANSPORT OPERATORS	282	112,58	45,36	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	653	27,75	21,84	-	-	-
V. PERSONAL LOANS	17,091	473,31	410,05	-	-	-
1. Loans for Purchase of Consumer Durables	637	4,62	2,97	-	-	-
2. Loans for Housing	4,295	348,51	316,09	-	-	-
3. Rest of the Personal Loans	12,159	120,18	90,99	-	-	-
VI. TRADE	2,493	160,29	136,17	-	-	-
1. Wholesale Trade	199	13,92	11,36	-	-	-
2. Retail Trade	2,294	146,37	124,81	-	-	-
VII. FINANCE	46	68,65	57,22	-	-	-
VIII. ALL OTHERS	3,358	202,50	122,58	-	-	-
TOTAL BANK CREDIT	25,013	2273,89	1825,61	-	-	-
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	100	2,76	2,37	-	-	-
2. Other Small Scale Industries	164	12,47	9,86	-	-	-