

TABLE No. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

NORTHERN REGION		STATE : HIMACHAL PRADESH							
OCCUPATION	BILASPUR		CHAMBA		HAMIRPUR		KANGRA		
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
	1	2	3	4	5	6	7	8	
I. AGRICULTURE	9,677	36,90,03	8,694	26,42,38	15,624	51,39,41	32,837	113,33,42	
1. Direct Finance	9,650	34,81,62	8,599	24,81,51	15,566	49,79,68	32,372	111,33,29	
2. Indirect Finance	27	2,08,41	95	1,60,87	58	1,59,73	465	2,00,13	
II. INDUSTRY	1,103	22,31,69	1,243	283,42,32	1,234	23,61,43	3,434	77,37,19	
1. Mining & Quarrying	5	62,87	13	73,14	2	16,75	21	1,78,65	
2. Manufacturing & Processing	928	16,18,02	1,090	29,69,77	1,050	17,86,67	3,075	65,66,26	
3. Electricity, Gas & Water	-	-	5	250,43,80	-	-	3	14,39	
4. Construction	170	5,50,80	135	2,55,61	182	5,58,01	335	9,77,89	
III. TRANSPORT OPERATORS	668	14,28,84	496	8,83,79	356	5,82,28	1,069	14,55,58	
IV. PROFESSIONAL AND OTHER SERVICES	615	4,94,72	323	7,84,82	607	6,77,40	2,100	34,08,10	
V. PERSONAL LOANS	6,985	56,96,23	10,601	78,60,89	9,038	89,29,89	36,201	352,25,43	
1. Loans for Purchase of Consumer Durables	410	1,76,74	403	1,57,30	323	2,13,61	1,222	4,46,74	
2. Loans for Housing	1,801	25,11,53	1,616	29,86,12	2,318	47,22,47	8,439	186,74,09	
3. Rest of the Personal Loans	4,774	30,07,96	8,582	47,17,47	6,397	39,93,81	26,540	161,04,60	
VI. TRADE	3,700	42,95,55	4,297	30,75,37	4,437	53,12,73	10,480	136,76,68	
1. Wholesale Trade	48	3,15,36	101	1,14,60	132	7,19,01	234	11,54,56	
2. Retail Trade	3,652	39,80,19	4,196	29,60,77	4,305	45,93,72	10,246	125,22,12	
VII. FINANCE	34	17,16	28	18,73	62	63,02	195	8,37,84	
VIII. ALL OTHERS	903	7,59,69	1,097	13,56,29	1,575	8,59,10	5,466	32,51,13	
TOTAL BANK CREDIT	23,685	186,13,91	26,779	449,64,59	32,933	239,25,26	91,782	769,25,37	
OF WHICH: 1. Artisans and Village & Tiny Industries	419	3,12,23	871	3,63,83	385	3,73,69	1,213	14,62,57	
2. Other Small Scale Industries	327	4,68,25	155	1,14,90	537	6,69,08	1,011	31,23,96	

OCCUPATION	KINNAUR		KULU		LAHUL & SPITI		MANDI	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	9	10	11	12	13	14	15	16
I. AGRICULTURE	2,504	36,88,24	12,340	70,50,70	611	1,47,63	24,849	78,02,15
1. Direct Finance	2,393	11,45,79	12,126	68,46,58	609	1,46,86	24,442	76,53,56
2. Indirect Finance	111	25,42,45	214	2,04,12	2	77	407	1,48,59
II. INDUSTRY	269	294,88,36	1,590	57,91,21	236	84,61	2,864	48,36,41
1. Mining & Quarrying	2	9,53	12	48,60	3	14,02	20	2,93,36
2. Manufacturing & Processing	253	1,21,61	1,450	20,15,86	231	70,20	2,622	34,41,57
3. Electricity, Gas & Water	5	293,45,38	2	31,88,42	-	-	1	4,09
4. Construction	9	11,84	126	5,38,33	2	39	221	10,97,39
III. TRANSPORT OPERATORS	93	2,27,92	1,055	14,86,49	51	69,88	1,288	17,48,71
IV. PROFESSIONAL AND OTHER SERVICES	141	91,64	641	16,17,99	37	14,89	1,435	14,37,98
V. PERSONAL LOANS	1,991	23,99,80	10,132	135,25,20	649	5,89,33	19,906	179,76,91
1. Loans for Purchase of Consumer Durables	26	9,20	402	1,65,85	1	81	1,376	6,14,44
2. Loans for Housing	439	13,54,24	2,807	86,57,99	92	2,19,60	3,850	86,36,86
3. Rest of the Personal Loans	1,526	10,36,36	6,923	47,01,36	556	3,68,92	14,680	87,25,61
VI. TRADE	925	7,26,08	3,680	60,91,90	579	3,09,86	7,601	91,72,84
1. Wholesale Trade	-	-	141	5,06,25	-	-	302	11,51,23
2. Retail Trade	925	7,26,08	3,539	55,85,65	579	3,09,86	7,299	80,21,61
VII. FINANCE	6	3,68	39	15,27	-	-	46	6,78,75
VIII. ALL OTHERS	145	1,88,71	1,362	12,66,11	8	2,29	5,345	37,47,97
TOTAL BANK CREDIT	6,074	368,14,43	30,839	368,44,87	2,171	12,18,49	63,334	474,01,72
OF WHICH: 1. Artisans and Village & Tiny Industries	157	63,62	826	6,56,53	229	79,56	1,224	10,63,60
2. Other Small Scale Industries	73	43,51	540	9,46,44	3	1,10	1,226	18,35,13

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2006

STATE : JAMMU & KASHMIR (Amount in Rupees Thousand)

SIMLA		SIRMAUR		SOLAN		UNA		ANANTNAG		BADGAM		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
17	18	19	20	21	22	23	24	1	2	3	4	
20,696	434,84,32	11,020	35,16,93	13,816	105,92,44	13,440	45,86,16	2,819	31,26,69	1,224	19,09,48	I
20,570	112,83,63	10,865	34,38,63	13,467	94,63,23	13,396	43,92,63	2,716	26,10,69	1,207	17,05,94	1
126	322,00,69	155	78,30	349	11,29,21	44	1,93,53	103	5,16,00	17	2,03,54	2
1,279	812,18,70	1,038	146,62,41	1,502	1096,27,90	1,417	63,57,76	2,557	169,72,27	1,862	36,16,40	II
14	1,64,52	26	1,10,49	16	1,09,62	10	52,21	1	14,65	2	32,10	1
919	51,20,26	819	137,53,66	1,341	1088,18,39	1,278	59,11,80	2,440	41,07,82	1,399	23,69,62	2
15	313,93,22	2	49,22	1	5,00	2	8,67	1	125,00,00	-	-	3
331	445,40,70	191	7,49,04	144	6,94,89	127	3,85,08	115	3,49,80	461	12,14,68	4
930	57,94,59	118	1,75,47	369	5,77,43	676	26,35,74	2,088	45,12,62	752	17,48,22	III
1,380	79,99,77	367	4,44,60	1,314	37,42,93	426	6,30,00	430	13,55,67	84	2,48,82	IV
29,419	579,44,89	9,717	93,36,72	19,239	263,64,03	8,616	80,26,92	22,405	112,90,83	16,543	119,74,16	V
1,052	4,73,02	828	4,24,20	1,136	4,19,64	386	1,74,61	1,897	7,25,50	1,481	5,87,12	1
7,024	395,67,42	2,330	47,79,43	5,460	141,61,93	2,196	39,38,57	946	18,51,64	1,516	31,72,03	2
21,343	179,04,45	6,559	41,33,09	12,643	117,82,46	6,034	39,13,74	19,562	87,13,69	13,546	82,15,01	3
6,991	185,94,54	3,777	52,68,64	4,533	60,14,76	3,602	58,38,70	6,699	107,86,67	2,912	57,44,26	VI
217	15,20,20	89	14,51,81	94	7,50,42	87	2,96,21	249	12,16,34	55	7,10,41	1
6,774	170,74,34	3,688	38,16,83	4,439	52,64,34	3,515	55,42,49	6,450	95,70,33	2,857	50,33,85	2
71	59,72,29	1	1,30	134	5,29,66	30	23,47	63	668,25,21	-	-	VII
4,032	127,78,60	653	8,11,15	2,505	33,74,29	779	8,70,89	3,787	22,14,88	1,534	15,12,13	VIII
64,798	2337,87,70	26,691	342,17,22	43,412	1608,23,44	28,986	289,69,64	40,848	1170,84,84	24,911	267,53,47	TOTAL
309	5,59,50	430	21,77,21	421	19,03,29	557	11,36,48	1,818	8,04,93	797	4,50,82	1
445	16,98,99	206	27,78,35	611	95,29,16	555	19,13,49	388	5,62,76	410	10,00,16	2