

Table No. 5.7 - State and Population 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		RURAL			SEMI-URBAN		
		No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
		1	2	3	4	5	6
I.	AGRICULTURE	95,053	122,04	100,70	7,643	24,24	21,71
	1. Direct Finance	93,882	117,88	97,19	7,555	19,34	16,52
	2. Indirect Finance	1,171	4,15	3,51	88	4,91	5,19
II.	INDUSTRY	18,481	258,55	226,49	3,249	135,68	106,66
	1. Mining & Quarrying	154	1,78	1,57	21	85	85
	2. Food Manufacturing and Processing	555	19,17	15,84	132	2,31	1,58
	(a) Rice Mills, Flour and Dal Mills	199	7,73	6,70	37	1,43	86
	(b) Sugar	—	—	—	1	—	—
	(c) Edible Oils and Vanaspati	42	2,82	2,64	14	15	15
	(d) Tea Processing	—	—	—	2	13	8
	(e) Processing of Fruits & Vegetables	9	6,28	4,90	5	11	11
	(f) Others	305	2,34	1,60	73	50	38
	3. Beverage and Tobacco	17	1,97	1,59	3	21	11
	4. Textiles	251	18,74	18,20	210	27,80	23,20
	(a) Cotton Textiles	46	10,07	9,57	17	12,83	9,49
	(b) Jute Textiles	—	—	—	3	28	—
	(c) Handloom Textiles & Khadi	78	54	53	96	4,15	3,82
	(d) Other Textiles	127	8,13	8,10	94	10,55	9,89
	5. Paper, Paper Products and Printing	131	5,18	5,22	123	6,07	5,84
	6. Leather and Leather Products	44	56	58	16	15	16
	7. Rubber and Rubber Products	67	2,89	2,64	39	46	37
	8. Chemicals and Chemical Products	239	14,53	12,76	83	4,05	3,56
	(a) Heavy Industrial Chemicals	18	1,35	1,31	5	12	14
	(b) Fertilizers	8	1,69	1,38	5	18	18
	(c) Drugs and Pharmaceuticals	71	2,45	2,76	23	2,05	1,31
	(d) Non-Edible Oils	4	18	31	4	6	4
	(e) Other Chemicals & Chemical Products	138	8,86	7,00	46	1,64	1,89
	9. Petroleum, Coal Products & Nuclear Fuels	6	16	17	2	1	1
	10. Manufacture of Cement & Cement Products	31	1,50	1,45	54	15,56	1,28
	11. Basic Metals & Metal Products	503	43,07	30,65	143	4,59	4,33
	(a) Iron and Steel	228	25,49	19,78	35	2,04	1,98
	(b) Non-Ferrous Metals	8	79	59	2	3	2
	(c) Other Metal Products	267	16,79	10,28	106	2,53	2,34
	12. Engineering	300	57,81	51,62	163	18,60	15,00
	(a) Heavy Engineering	33	5,19	3,47	1	30	33
	(b) Light Engineering	103	23,37	23,33	47	9,56	8,26
	(c) Electrical Machinery & Goods	58	11,58	9,84	25	48	45
	(d) Electronic Machinery & Goods	106	17,67	14,97	90	8,25	5,96
	13. Vehicles, Vehicle Parts & Transport Equipments	122	22,59	20,98	62	1,35	99
	14. Other Industries	15,945	43,88	37,91	2,101	13,27	11,31
	15. Electricity, Gas & Water	72	11,66	12,21	45	35,97	34,92
	(a) Electricity Generation & Transmission	69	11,38	12,07	14	35,59	34,64
	(b) Non-Conventional Energy	2	3	1	1	15	10
	(c) Gas, Steam & Water Supply	1	25	13	30	23	18
	16. Construction	44	13,06	13,09	52	4,42	3,15
III.	TRANSPORT OPERATORS	7,549	111,18	84,08	2,173	39,38	30,88
IV.	PROFESSIONAL AND OTHER SERVICES	6,401	14,65	12,47	2,168	13,73	10,77
V.	PERSONAL LOANS	47,631	115,34	98,06	18,142	70,03	59,30
	1. Loans for Purchase of Consumer Durables	1,895	2,60	2,05	1,317	1,98	1,60
	2. Loans for Housing	4,579	31,72	25,01	2,191	26,24	22,30
	3. Rest of the Personal Loans	41,157	81,02	71,01	14,634	41,81	35,41
V I.	TRADE	37,391	105,67	88,56	10,604	88,07	69,45
	1. Wholesale Trade	1,365	18,02	16,60	659	8,77	5,91

2.	Retail Trade	36,026	87,64	71,96	9,945	79,30	63,54
VII.	FINANCE	36	33	27	48	7,42	4,04
VIII.	ALL OTHERS	15,755	32,85	22,20	7,083	33,66	26,19
TOTAL BANK CREDIT		2,28,297	760,60	632,83	51,110	412,22	328,99
OF WHICH :	1.	Artisans & Village Industries	11,576	14,20	11,83	955	3,55
	2.	Other Small Scale Industries	4,671	85,82	76,11	1,459	28,12

Note : There are no urban and metropolitan centres in Himachal Pradesh.