

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2007

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	1,70,922	1200,87	750,28	16,897	226,56	166,49
1. Direct Finance	1,67,074	920,30	715,77	16,511	210,16	153,25
2. Indirect Finance	3,848	280,57	34,51	386	16,41	13,24
II. INDUSTRY	13,897	1897,00	1481,37	3,395	1190,26	591,65
1. Mining & Quarrying	152	31,28	21,40	72	14,46	12,09
2. Food Manufacturing & Processing	861	38,98	30,91	267	34,02	29,43
(a) Rice Mills, Flour & Dal Mills	228	13,32	9,67	71	5,74	5,16
(b) Sugar	2	7	5	–	–	–
(c) Edible Oils & Vanaspati	38	2,71	2,60	12	1,45	1,39
(d) Tea Processing	2	6	6	3	18	8
(e) Processing of Fruits & Vegetables	25	4,27	4,23	40	5,16	3,42
(f) Others	566	18,55	14,31	141	21,49	19,38
3. Beverage & Tobacco	44	38,23	36,35	16	1,91	1,54
4. Textiles	556	178,90	150,49	192	633,36	149,64
(a) Cotton Textiles	83	144,52	122,94	11	627,91	144,84
(b) Jute & Other Natural Fibre Textiles	5	97	94	1	1	1
(c) Handloom Textiles & Khadi	184	3,72	2,13	84	1,75	1,54
(d) Other Textiles & Textile Products	284	29,69	24,48	96	3,69	3,25
5. Paper, Paper Products & Printing	253	42,63	33,49	111	40,47	32,56
6. Leather & Leather Products	56	2,95	2,45	19	2,38	1,65
7. Rubber & Plastic Products	242	46,79	36,65	78	7,76	6,62
8. Chemicals & Chemical Products	286	181,70	140,07	161	162,77	123,60
(a) Heavy Industrial Chemicals	31	31,53	19,85	12	13,06	12,21
(b) Fertilisers	5	7,59	2,99	1	5	–
(c) Drugs & Pharmaceuticals	131	112,35	93,33	101	123,59	95,57
(d) Non-Edible Oils	4	2,31	82	1	35	35
(e) Other Chemicals & Chemical Products	115	27,91	23,08	46	25,72	15,48
9. Petroleum, Coal Products & Nuclear Fuels	18	16,06	15,00	51	66,43	57,40
10. Manufacture of Cement & Cement Products	58	106,92	80,73	25	2,29	1,99
11. Basic Metals & Metal Products	476	150,62	130,87	129	37,45	34,22
(a) Iron & Steel	107	91,32	83,04	27	14,62	13,16
(b) Non-Ferrous Metals	25	5,24	3,97	9	72	61
(c) Metal Products	344	54,06	43,86	93	22,11	20,45
12. Engineering	570	170,10	147,14	191	36,16	28,48
(a) Heavy Engineering	24	4,44	3,48	14	1,70	1,57
(b) Light Engineering	217	64,11	54,14	65	17,50	11,54
(c) Electrical Machinery & Goods	232	27,19	25,08	72	10,15	9,18
(d) Electronic Machinery & Goods	97	74,36	64,45	40	6,80	6,19
13. Vehicles, Vehicle Parts & Transport Equipments	179	8,37	7,56	44	16,62	10,21
14. Other Industries	7,539	102,80	74,10	1,444	35,75	25,07
15. Electricity, Gas & Water	26	707,24	524,03	8	52,69	36,99
(a) Electricity Generation & Transmission	18	706,40	523,30	4	52,38	36,67
(b) Non-Conventional Energy	6	71	62	2	17	17
(c) Gas, Steam & Water Supply	2	13	11	2	14	14
16. Construction	2,581	73,44	50,14	587	45,75	40,16
III. TRANSPORT OPERATORS	4,718	118,41	87,28	1,196	33,01	23,38
IV. PROFESSIONAL AND OTHER SERVICES	7,520	492,19	245,65	2,764	98,90	77,83
V. PERSONAL LOANS	1,09,220	1519,68	1254,31	34,461	714,96	584,04
1. Loans for Purchase of Consumer Durables	9,885	71,44	58,57	2,638	23,22	20,32
2. Loans for Housing	28,186	694,23	617,29	9,123	366,00	316,64
3. Rest of the Personal Loans	71,149	754,02	578,45	22,700	325,74	247,08
VI. TRADE	43,167	656,90	514,62	9,768	298,49	243,44
1. Wholesale Trade	747	43,76	39,62	299	40,76	36,41
2. Retail Trade	42,420	613,14	475,00	9,469	257,73	207,03
VII. FINANCE	386	27,83	22,10	71	6,86	3,09
VIII. ALL OTHERS	15,062	207,00	163,24	4,395	169,10	129,00
TOTAL BANK CREDIT	3,64,892	6119,87	4518,85	72,947	2738,15	1818,91
OF WHICH : 1. Artisans and Village & Tiny Industries	5,309	115,23	90,69	1,272	64,71	47,54
2. Other Small Scale Industries	4,580	266,55	215,95	1,072	209,30	167,27

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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	4,469	354,10	346,90	–	–	–
1. Direct Finance	4,430	123,73	119,19	–	–	–
2. Indirect Finance	39	230,37	227,71	–	–	–
II. INDUSTRY	548	1020,84	769,89	–	–	–
1. Mining & Quarrying	8	1,86	1,21	–	–	–
2. Food Manufacturing & Processing	67	3,62	2,82	–	–	–
(a) Rice Mills, Flour & Dal Mills	34	93	1,06	–	–	–
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	1	3	3	–	–	–
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	7	62	48	–	–	–
(f) Others	25	2,05	1,25	–	–	–
3. Beverage & Tobacco	2	13	12	–	–	–
4. Textiles	13	1,08	1,11	–	–	–
(a) Cotton Textiles	–	–	–	–	–	–
(b) Jute & Other Natural Fibre Textiles	–	–	–	–	–	–
(c) Handloom Textiles & Khadi	1	30	30	–	–	–
(d) Other Textiles & Textile Products	12	78	81	–	–	–
5. Paper, Paper Products & Printing	20	94	81	–	–	–
6. Leather & Leather Products	2	2	2	–	–	–
7. Rubber & Plastic Products	11	67	50	–	–	–
8. Chemicals & Chemical Products	43	42	44	–	–	–
(a) Heavy Industrial Chemicals	–	–	–	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	40	25	24	–	–	–
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	3	17	20	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	–	–	–
10. Manufacture of Cement & Cement Products	2	63	2	–	–	–
11. Basic Metals & Metal Products	25	2,07	1,23	–	–	–
(a) Iron & Steel	4	28	14	–	–	–
(b) Non-Ferrous Metals	1	15	15	–	–	–
(c) Metal Products	20	1,64	94	–	–	–
12. Engineering	26	2,25	2,03	–	–	–
(a) Heavy Engineering	4	18	17	–	–	–
(b) Light Engineering	7	32	19	–	–	–
(c) Electrical Machinery & Goods	3	11	8	–	–	–
(d) Electronic Machinery & Goods	12	1,64	1,59	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	7	4,93	4,91	–	–	–
14. Other Industries	157	9,01	8,71	–	–	–
15. Electricity, Gas & Water	14	605,81	502,57	–	–	–
(a) Electricity Generation & Transmission	14	605,81	502,57	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	–	–	–
16. Construction	151	387,41	243,39	–	–	–
III. TRANSPORT OPERATORS	302	61,43	22,49	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	860	57,08	47,35	–	–	–
V. PERSONAL LOANS	18,701	661,96	578,52	–	–	–
1. Loans for Purchase of Consumer Durables	2,037	16,18	14,33	–	–	–
2. Loans for Housing	4,637	493,84	447,23	–	–	–
3. Rest of the Personal Loans	12,027	151,94	116,96	–	–	–
VI. TRADE	2,932	186,70	153,81	–	–	–
1. Wholesale Trade	107	21,28	19,33	–	–	–
2. Retail Trade	2,825	165,42	134,47	–	–	–
VII. FINANCE	51	181,91	178,77	–	–	–
VIII. ALL OTHERS	1,799	185,06	171,92	–	–	–
TOTAL BANK CREDIT	29,662	2709,07	2269,65	–	–	–
OF WHICH :						
1. Artisans and Village & Tiny Industries	31	50	33	–	–	–
2. Other Small Scale Industries	214	16,28	14,05	–	–	–