

**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
<b>I. AGRICULTURE</b>	<b>11,207</b>	<b>46,65,21</b>	<b>9,815</b>	<b>30,96,97</b>	<b>18,773</b>	<b>75,54,44</b>	<b>36,788</b>	<b>154,45,26</b>
1. Direct Finance	11,137	45,81,82	9,413	27,48,14	18,510	70,81,72	35,401	141,77,46
2. Indirect Finance	70	83,39	402	3,48,83	263	4,72,72	1,387	12,67,80
<b>II. INDUSTRY</b>	<b>1,253</b>	<b>31,36,07</b>	<b>1,388</b>	<b>126,40,95</b>	<b>1,372</b>	<b>20,74,58</b>	<b>3,411</b>	<b>85,75,26</b>
1. Mining & Quarrying	20	8,55,04	18	1,29,52	9	2,11,50	31	2,59,22
2. Manufacturing & Processing	841	15,29,85	1,194	9,40,94	993	13,83,34	2,736	69,91,88
3. Electricity, Gas & Water	—	—	2	112,52,07	—	—	4	1,62,86
4. Construction	392	7,51,18	174	3,18,42	370	4,79,74	640	11,61,30
<b>III. TRANSPORT OPERATORS</b>	<b>530</b>	<b>14,70,77</b>	<b>524</b>	<b>9,32,41</b>	<b>339</b>	<b>5,23,49</b>	<b>1,026</b>	<b>15,49,94</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>462</b>	<b>4,28,23</b>	<b>430</b>	<b>12,31,76</b>	<b>1,101</b>	<b>13,47,21</b>	<b>2,751</b>	<b>55,76,31</b>
<b>V. PERSONAL LOANS</b>	<b>6,299</b>	<b>72,32,11</b>	<b>11,884</b>	<b>98,03,65</b>	<b>8,119</b>	<b>106,20,67</b>	<b>35,777</b>	<b>406,67,14</b>
1. Loans for Purchase of Consumer Durables	89	51,99	209	69,71	211	1,59,99	899	4,40,12
2. Loans for Housing	2,303	38,48,30	1,921	36,73,40	2,237	54,54,62	9,474	225,89,59
3. Rest of the Personal Loans	3,907	33,31,82	9,754	60,60,54	5,671	50,06,06	25,404	176,37,43
<b>VI. TRADE</b>	<b>3,790</b>	<b>50,97,39</b>	<b>4,405</b>	<b>37,09,97</b>	<b>4,267</b>	<b>54,69,25</b>	<b>10,925</b>	<b>177,01,22</b>
1. Wholesale Trade	39	6,31,71	203	2,72,80	77	6,34,12	155	11,97,51
2. Retail Trade	3,751	44,65,68	4,202	34,37,17	4,190	48,35,13	10,770	165,03,71
<b>VII. FINANCE</b>	<b>23</b>	<b>26,57</b>	<b>25</b>	<b>14,07</b>	<b>61</b>	<b>1,01,31</b>	<b>146</b>	<b>18,27,79</b>
<b>VIII. ALL OTHERS</b>	<b>379</b>	<b>7,65,86</b>	<b>566</b>	<b>4,99,33</b>	<b>1,153</b>	<b>20,57,56</b>	<b>5,131</b>	<b>34,44,08</b>
<b>TOTAL BANK CREDIT</b>	<b>23,943</b>	<b>228,22,21</b>	<b>29,037</b>	<b>319,29,11</b>	<b>35,185</b>	<b>297,48,51</b>	<b>95,955</b>	<b>947,87,00</b>
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	385	10,60,10	903	4,45,90	388	7,72,19	1,453	16,69,36
2. Other Small Scale Industries	284	8,77,50	181	1,36,91	493	5,12,01	1,052	30,44,20

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
<b>I. AGRICULTURE</b>	<b>2,952</b>	<b>20,76,05</b>	<b>14,397</b>	<b>99,99,93</b>	<b>722</b>	<b>1,96,34</b>	<b>28,287</b>	<b>102,21,08</b>
1. Direct Finance	2,793	19,28,43	14,251	95,65,92	719	1,95,53	27,059	94,95,92
2. Indirect Finance	159	1,47,62	146	4,34,01	3	81	1,228	7,25,16
<b>II. INDUSTRY</b>	<b>305</b>	<b>261,75,88</b>	<b>1,665</b>	<b>198,57,17</b>	<b>199</b>	<b>98,68</b>	<b>2,644</b>	<b>66,25,99</b>
1. Mining & Quarrying	3	15,60	36	7,84,39	3	12,85	26	4,02,71
2. Manufacturing & Processing	283	2,18,07	1,412	78,30,80	193	80,38	2,298	39,92,95
3. Electricity, Gas & Water	7	259,04,64	4	103,84,23	—	—	5	3,82,97
4. Construction	12	37,57	213	8,57,75	3	5,45	315	18,47,36
<b>III. TRANSPORT OPERATORS</b>	<b>130</b>	<b>3,55,63</b>	<b>972</b>	<b>15,31,23</b>	<b>47</b>	<b>56,58</b>	<b>1,062</b>	<b>18,89,15</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>150</b>	<b>6,26,20</b>	<b>659</b>	<b>15,21,12</b>	<b>55</b>	<b>30,76</b>	<b>1,471</b>	<b>22,61,72</b>
<b>V. PERSONAL LOANS</b>	<b>2,260</b>	<b>46,12,64</b>	<b>9,779</b>	<b>155,42,87</b>	<b>703</b>	<b>6,11,22</b>	<b>18,495</b>	<b>217,80,63</b>
1. Loans for Purchase of Consumer Durables	5	11,07	537	2,34,39	1	7	1,035	5,51,04
2. Loans for Housing	839	31,56,25	3,285	104,23,78	89	2,05,09	4,307	110,67,06
3. Rest of the Personal Loans	1,416	14,45,32	5,957	48,84,70	613	4,06,06	13,153	101,62,53
<b>VI. TRADE</b>	<b>974</b>	<b>12,39,64</b>	<b>3,485</b>	<b>64,03,55</b>	<b>551</b>	<b>3,51,89</b>	<b>8,373</b>	<b>115,90,50</b>
1. Wholesale Trade	47	95,61	108	4,68,83	—	—	221	13,79,19
2. Retail Trade	927	11,44,03	3,377	59,34,72	551	3,51,89	8,152	102,11,31
<b>VII. FINANCE</b>	<b>9</b>	<b>15,39</b>	<b>51</b>	<b>18,54</b>	<b>1</b>	<b>3</b>	<b>78</b>	<b>2,44,88</b>
<b>VIII. ALL OTHERS</b>	<b>113</b>	<b>2,64,69</b>	<b>1,961</b>	<b>19,43,94</b>	<b>10</b>	<b>21,90</b>	<b>5,074</b>	<b>38,28,39</b>
<b>TOTAL BANK CREDIT</b>	<b>6,893</b>	<b>353,66,12</b>	<b>32,969</b>	<b>568,18,35</b>	<b>2,288</b>	<b>13,67,40</b>	<b>65,484</b>	<b>584,42,34</b>
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	159	90,14	837	17,13,87	182	80,37	872	11,38,97
2. Other Small Scale Industries	83	74,00	502	63,53,01	12	9,42	1,258	22,11,77