

**TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

**NORTHERN REGION (Contd.)**

**STATE :**

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>47,791</b>	<b>479,40</b>	<b>378,96</b>	<b>1,52,051</b>	<b>1409,40</b>	<b>1199,36</b>
1. Direct Finance	46,881	444,62	355,97	1,50,408	1239,31	1038,44
2. Indirect Finance	910	34,78	22,99	1,643	170,08	160,92
<b>II. INDUSTRY</b>	<b>5,761</b>	<b>1043,75</b>	<b>816,46</b>	<b>10,072</b>	<b>6305,93</b>	<b>2474,98</b>
1. Mining & Quarrying	113	18,04	13,99	57	8,86	7,61
2. Food Manufacturing & Processing	641	83,71	67,10	576	114,01	26,71
(a) Rice Mills, Flour & Dal Mills	124	20,69	17,92	188	90,26	6,95
(b) Sugar	4	13	14	–	–	–
(c) Edible Oils & Vanaspati	20	3,52	2,73	17	92	97
(d) Tea Processing	4	1,18	1,17	1	1,14	42
(e) Processing of Fruits & Vegetables	49	7,69	4,92	14	1,09	1,00
(f) Others	440	50,49	40,22	356	20,60	17,38
3. Beverage & Tobacco	70	18,32	17,28	16	2,99	1,61
4. Textiles	975	26,03	20,08	1,087	187,90	144,49
(a) Cotton Textiles	72	4,30	3,44	222	167,61	127,94
(b) Jute & Other Natural Fibre Textiles	7	16	13	26	3,54	3,34
(c) Handloom Textiles & Khadi	317	6,77	5,56	471	4,80	3,84
(d) Other Textiles & Textile Products	579	14,80	10,95	368	11,95	9,37
5. Paper, Paper Products & Printing	337	120,80	99,72	286	92,23	88,05
6. Woods and Wood Products	522	12,42	10,48	366	5,12	4,38
7. Leather & Leather Products	90	10,88	6,17	84	99	91
8. Gems and Jewellery	45	1,76	1,41	52	1,84	1,56
9. Rubber & Plastic Products	192	55,42	46,83	219	3108,90	61,90
10. Chemicals & Chemical Products	377	243,32	182,17	1,270	340,83	262,91
(a) Heavy Industrial Chemicals	33	7,24	6,11	27	17,00	14,58
(b) Fertilisers	6	20	15	12	1,88	1,87
(c) Drugs & Pharmaceuticals	134	129,89	106,93	1,122	272,74	211,55
(d) Non-Edible Oils	5	6,16	5,73	3	49	59
(e) Other Chemicals & Chemical Products	199	99,84	63,26	106	48,72	34,31
11. Petroleum, Coal Products & Nuclear Fuels	15	3,74	2,89	17	17,63	16,38
12. Manufacture of Cement & Cement Products	77	8,72	7,13	47	272,31	200,89
13. Basic Metals & Metal Products	439	143,57	113,12	572	433,75	307,69
(a) Iron & Steel	170	113,22	88,38	51	298,71	204,60
(b) Non-Ferrous Metals	51	21,85	19,93	17	30,86	17,54
(c) Metal Products	218	8,50	4,80	504	104,18	85,55
14. Engineering	549	118,62	89,48	752	120,19	96,81
(a) Heavy Engineering	22	7,85	7,31	53	28,71	12,50
(b) Light Engineering	301	50,54	40,59	248	32,15	28,52
(c) Electrical Machinery & Goods	147	39,95	26,37	360	25,58	22,22
(d) Electronic Machinery & Goods	79	20,27	15,21	91	33,75	33,56
15. Vehicles, Vehicle Parts & Transport Equipments	79	10,81	8,59	129	133,15	132,36
16. Other Industries	984	47,90	37,33	3,199	123,12	96,98
17. Electricity, Gas & Water	18	48,08	29,12	27	1244,48	936,26
(a) Electricity Generation & Transmission	7	46,95	28,17	23	1244,13	935,92
(b) Non-Conventional Energy	1	8	9	3	32	31
(c) Gas, Steam & Water Supply	10	1,05	86	1	3	3
18. Construction	238	71,61	63,59	1,316	97,64	87,48
(a) Other than Infrastructure	81	24,22	21,11	1,021	73,14	63,85
(b) Infrastructure Construction	157	47,39	42,48	295	24,50	23,62
<b>III. TRANSPORT OPERATORS</b>	<b>2,346</b>	<b>120,90</b>	<b>90,69</b>	<b>2,846</b>	<b>105,50</b>	<b>79,22</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>4,054</b>	<b>271,66</b>	<b>219,86</b>	<b>8,386</b>	<b>435,10</b>	<b>335,78</b>
1. Professional Services	202	14,16	12,21	2,629	51,81	40,40
2. Tourism, Hotel & Restaurants	708	112,72	91,23	665	34,53	28,74
3. Recreation services	144	3,80	2,96	49	1,03	89
4. IT and Telecommunications	85	7,84	6,64	39	4,30	3,99
5. Others	2,915	133,14	106,83	5,004	343,43	261,77
<b>V. PERSONAL LOANS</b>	<b>98,693</b>	<b>2049,31</b>	<b>1578,69</b>	<b>68,126</b>	<b>1199,14</b>	<b>1058,01</b>
1. Housing	29,550	1191,62	951,38	20,464	610,42	566,09
2. Consumer Durables	1,885	11,61	8,81	8,277	97,39	86,79
3. Vehicles	10,447	218,07	160,56	6,083	89,85	81,82
4. Education	3,548	109,38	69,16	8,446	125,45	113,73
5. Personal Credit Cards	–	–	–	634	3,20	1,96
6. Others	53,263	518,63	388,78	24,222	272,83	207,61
<b>VI. TRADE</b>	<b>22,129</b>	<b>715,74</b>	<b>600,79</b>	<b>36,304</b>	<b>670,42</b>	<b>467,08</b>
1. Wholesale Trade	623	133,00	121,49	454	75,95	33,84
2. Retail Trade	21,506	582,74	479,29	35,850	594,47	433,24
<b>VII. FINANCE</b>	<b>117</b>	<b>9,04</b>	<b>7,06</b>	<b>257</b>	<b>69,41</b>	<b>15,76</b>
<b>VIII. ALL OTHERS</b>	<b>2,625</b>	<b>59,07</b>	<b>51,99</b>	<b>6,938</b>	<b>318,55</b>	<b>300,94</b>
<b>TOTAL BANK CREDIT</b>	<b>1,83,516</b>	<b>4748,88</b>	<b>3744,49</b>	<b>2,84,980</b>	<b>10513,45</b>	<b>5931,12</b>

## CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2009

HIMACHAL PRADESH

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			PRIVATE SECTOR BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
-	-	-	31,132	129,44	98,16	111	4,54	4,01	2,31,085	2022,78	1680,49	I.
-	-	-	30,467	124,25	94,73	110	4,52	3,98	2,27,866	1812,71	1493,12	1.
-	-	-	665	5,18	3,43	1	3	3	3,219	210,07	187,37	2.
23	107,60	49,44	2,205	26,67	20,40	441	1397,66	797,98	18,502	8881,61	4159,26	II.
-	-	-	24	1,25	1,09	-	-	-	194	28,15	22,68	1.
-	-	-	121	3,54	2,61	1	10,00	6,17	1,339	211,27	102,59	2.
-	-	-	46	1,08	78	-	-	-	358	112,03	25,65	2 (a)
-	-	-	-	-	-	-	-	-	4	13	14	2 (b)
-	-	-	2	8	4	-	-	-	39	4,52	3,74	2 (c)
-	-	-	-	-	-	-	-	-	5	2,32	1,59	2 (d)
-	-	-	3	13	12	-	-	-	66	8,91	6,04	2 (e)
-	-	-	70	2,26	1,67	1	10,00	6,17	867	83,35	65,43	2 (f)
-	-	-	1	4	2	-	-	-	87	21,35	18,91	3.
-	-	-	490	2,49	1,46	8	214,59	206,85	2,560	431,00	372,87	4.
-	-	-	3	4	1	3	213,52	206,57	300	385,47	337,96	4 (a)
-	-	-	21	4	4	1	1,00	24	55	4,74	3,75	4 (b)
-	-	-	391	1,44	84	2	2	1	1,181	13,03	10,25	4 (c)
-	-	-	75	97	57	2	5	3	1,024	27,76	20,92	4 (d)
-	-	-	11	39	29	12	7,28	6,31	646	220,71	194,37	5.
-	-	-	71	56	40	-	-	-	959	18,10	15,26	6.
-	-	-	40	46	33	-	-	-	214	12,33	7,40	7.
-	-	-	1	-	-	3	2	2	101	3,62	2,99	8.
-	-	-	4	15	11	1	3	2	416	3164,51	108,84	9.
8	37,87	22,35	94	37	25	20	95,55	70,44	1,769	717,94	538,11	10.
-	-	-	-	-	-	1	2	2	61	24,26	20,71	10 (a)
-	-	-	-	-	-	-	-	-	18	2,08	2,02	10 (b)
6	33,33	20,10	5	11	6	14	84,78	60,73	1,281	520,85	399,35	10 (c)
-	-	-	-	-	-	-	-	-	8	6,65	6,32	10 (d)
2	4,54	2,25	89	26	19	5	10,75	9,69	401	164,10	109,70	10 (e)
-	-	-	-	-	-	-	-	-	32	21,36	19,27	11.
-	-	-	2	13	8	4	32	9	130	281,48	208,19	12.
2	9,00	4,24	29	1,31	91	-	-	-	1,042	587,63	425,96	13.
-	-	-	1	3	3	-	-	-	222	411,97	293,01	13 (a)
-	-	-	-	-	-	-	-	-	68	52,71	37,47	13 (b)
2	9,00	4,24	28	1,28	88	-	-	-	752	122,95	95,48	13 (c)
7	22,00	13,59	25	55	42	175	32,97	18,20	1,508	294,33	218,49	14.
-	-	-	-	-	-	-	-	-	75	36,56	19,81	14 (a)
5	13,75	9,43	11	23	16	167	12,53	5,03	732	109,21	83,72	14 (b)
2	8,25	4,16	9	20	18	8	20,44	13,17	526	94,42	66,11	14 (c)
-	-	-	5	12	8	-	-	-	175	54,14	48,85	14 (d)
2	28,00	-	146	93	66	2	1,33	1,34	358	174,22	142,95	15.
-	-	-	1,048	8,29	6,47	145	3,17	2,80	5,376	182,48	143,58	16.
-	-	-	-	-	-	2	84,26	77,70	47	1376,82	1043,08	17.
-	-	-	-	-	-	2	84,26	77,70	32	1375,35	1041,79	17 (a)
-	-	-	-	-	-	-	-	-	4	40	40	17 (b)
-	-	-	-	-	-	-	-	-	11	1,08	89	17 (c)
4	10,73	9,26	98	6,20	5,31	68	948,13	408,05	1,724	1134,32	573,70	18.
-	-	-	68	3,29	2,69	64	8,09	5,56	1,234	108,75	93,22	18 (a)
4	10,73	9,26	30	2,91	2,62	4	940,05	402,49	490	1025,57	480,48	18 (b)
-	-	-	1,362	38,61	28,46	421	25,69	21,12	6,975	290,70	219,48	III.
-	-	-	2,876	25,07	18,95	253	26,41	12,45	15,569	758,24	587,05	IV.
-	-	-	731	3,86	2,09	16	1,68	1,19	3,578	71,51	55,88	1.
-	-	-	169	4,62	4,12	20	7,01	5,21	1,562	158,89	129,29	2.
-	-	-	64	52	46	-	-	-	257	5,35	4,31	3.
-	-	-	8	31	30	3	12	10	135	12,58	11,03	4.
-	-	-	1,904	15,76	11,98	214	17,60	5,96	10,037	509,92	386,53	5.
-	-	-	22,633	201,76	153,36	5,733	231,39	126,08	1,95,185	3681,60	2916,15	V.
-	-	-	3,178	76,76	62,40	704	53,61	44,80	53,896	1932,41	1624,67	1.
-	-	-	1,498	9,19	6,52	173	3,50	2,74	11,833	121,69	104,85	2.
-	-	-	2,550	29,94	22,33	3,184	147,06	66,26	22,264	484,92	330,98	3.
-	-	-	349	4,45	2,83	12	29	24	12,355	239,57	185,97	4.
-	-	-	-	-	-	61	1,93	56	695	5,12	2,52	5.
-	-	-	15,058	81,42	59,28	1,599	25,01	11,48	94,142	897,90	667,16	6.
10	4,95	3,16	9,871	109,43	87,37	468	62,95	45,29	68,782	1563,49	1203,67	VI.
1	18	-	552	8,79	6,80	10	13,23	3,24	1,640	231,13	165,38	1.
9	4,77	3,16	9,319	100,65	80,57	458	49,72	42,05	67,142	1332,36	1038,30	2.
-	-	-	638	4,40	2,96	30	1,77	65	1,042	84,62	26,43	VII.
-	-	-	12,882	60,02	44,45	1,668	19,21	9,30	24,113	456,85	406,67	VIII.
33	112,55	52,60	83,599	595,39	454,11	9,125	1769,63	1016,88	5,61,253	17739,90	11199,20	TOTAL