

**TABLE NO. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF**

OCCUPATION		STATE : HIMACHAL PRADESH							
		YAMUNANAGAR		BILASPUR		CHAMBA		HAMIRPUR	
		No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
		41	42	1	2	3	4	5	6
<b>I. AGRICULTURE</b>		<b>39,155</b>	<b>545,90,80</b>	<b>12,150</b>	<b>74,64,66</b>	<b>11,063</b>	<b>43,90,07</b>	<b>18,963</b>	<b>83,58,85</b>
1. Direct Finance		38,252	514,62,77	12,082	74,11,99	10,679	36,49,96	18,770	82,03,27
2. Indirect Finance		903	31,28,03	68	52,67	384	7,40,11	193	1,55,58
<b>II. INDUSTRY</b>		<b>5,502</b>	<b>541,18,20</b>	<b>871</b>	<b>24,99,70</b>	<b>1,165</b>	<b>177,59,63</b>	<b>1,295</b>	<b>28,23,67</b>
1. Mining & Quarrying		42	10,97,24	–	–	8	68,55	15	87,42
2. Manufacturing & Processing		4,903	498,33,80	713	17,65,09	1,116	11,37,26	1,215	24,15,99
3. Electricity, Gas & Water		26	5,83,22	1	2,82	4	161,91,09	–	–
4. Construction		531	26,03,94	157	7,31,79	37	3,62,73	65	3,20,26
<b>III. TRANSPORT OPERATORS</b>		<b>484</b>	<b>13,89,92</b>	<b>523</b>	<b>19,87,26</b>	<b>511</b>	<b>11,51,71</b>	<b>424</b>	<b>10,87,07</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>		<b>1,931</b>	<b>121,58,00</b>	<b>872</b>	<b>14,83,44</b>	<b>519</b>	<b>11,81,99</b>	<b>1,171</b>	<b>20,67,48</b>
<b>V. PERSONAL LOANS</b>		<b>31,576</b>	<b>623,69,15</b>	<b>7,544</b>	<b>89,82,25</b>	<b>13,127</b>	<b>124,99,32</b>	<b>9,929</b>	<b>122,31,23</b>
1. Loans for Housing		9,322	343,66,36	2,165	45,03,46	2,757	50,82,55	3,103	60,56,96
2. Loans for Purchase of Consumer Durables		1,767	21,49,43	251	1,77,39	297	1,03,68	366	2,52,65
3. Rest of the Personal Loans		20,487	258,53,36	5,128	43,01,40	10,073	73,13,09	6,460	59,21,62
<b>VI. TRADE</b>		<b>9,603</b>	<b>216,39,35</b>	<b>3,930</b>	<b>63,22,97</b>	<b>5,303</b>	<b>59,46,25</b>	<b>4,501</b>	<b>70,39,74</b>
1. Wholesale Trade		497	33,76,21	92	4,78,55	133	2,10,43	164	6,74,45
2. Retail Trade		9,106	182,63,14	3,838	58,44,42	5,170	57,35,82	4,337	63,65,29
<b>VII. FINANCE</b>		<b>184</b>	<b>2,71,74</b>	<b>20</b>	<b>31,00</b>	<b>66</b>	<b>45,43</b>	<b>97</b>	<b>77,78</b>
<b>VIII. ALL OTHERS</b>		<b>3,755</b>	<b>43,06,69</b>	<b>936</b>	<b>7,03,25</b>	<b>876</b>	<b>3,70,33</b>	<b>1,667</b>	<b>9,99,57</b>
<b>TOTAL BANK CREDIT</b>		<b>92,190</b>	<b>2108,43,85</b>	<b>26,846</b>	<b>294,74,53</b>	<b>32,630</b>	<b>433,44,73</b>	<b>38,047</b>	<b>346,85,39</b>

  

OCCUPATION		KANGRA		KINNAUR		KULU		LAHUL & SPITI	
		No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
		7	8	9	10	11	12	13	14
<b>I. AGRICULTURE</b>		<b>41,534</b>	<b>181,80,22</b>	<b>3,533</b>	<b>34,81,62</b>	<b>15,012</b>	<b>125,31,15</b>	<b>1,001</b>	<b>5,75,04</b>
1. Direct Finance		40,738	175,14,85	3,412	34,30,27	14,945	123,68,39	994	5,68,83
2. Indirect Finance		796	6,65,37	121	51,35	67	1,62,76	7	6,21
<b>II. INDUSTRY</b>		<b>3,236</b>	<b>144,90,00</b>	<b>268</b>	<b>779,90,79</b>	<b>1,655</b>	<b>384,12,97</b>	<b>167</b>	<b>87,68</b>
1. Mining & Quarrying		38	2,41,67	3	11,79	19	4,81,12	4	7,58
2. Manufacturing & Processing		2,898	102,02,70	237	110,05,48	1,454	27,43,83	163	80,10
3. Electricity, Gas & Water		7	1,14,51	6	306,68,90	8	324,00,44	–	–
4. Construction		293	39,31,12	22	363,04,62	174	27,87,58	–	–
<b>III. TRANSPORT OPERATORS</b>		<b>971</b>	<b>23,52,40</b>	<b>162</b>	<b>4,56,25</b>	<b>837</b>	<b>19,56,43</b>	<b>50</b>	<b>1,04,55</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>		<b>3,634</b>	<b>71,18,75</b>	<b>186</b>	<b>4,14,33</b>	<b>1,250</b>	<b>49,16,62</b>	<b>84</b>	<b>1,02,22</b>
<b>V. PERSONAL LOANS</b>		<b>40,979</b>	<b>478,37,04</b>	<b>2,155</b>	<b>49,17,60</b>	<b>12,385</b>	<b>231,86,99</b>	<b>847</b>	<b>8,71,89</b>
1. Loans for Housing		11,158	262,89,39	703	32,96,84	4,165	151,96,42	206	4,00,22
2. Loans for Purchase of Consumer Durables		1,260	7,00,74	39	21,00	407	2,67,99	28	18,93
3. Rest of the Personal Loans		28,561	208,46,91	1,413	15,99,76	7,813	77,22,58	613	4,52,74
<b>VI. TRADE</b>		<b>11,983</b>	<b>232,99,75</b>	<b>842</b>	<b>17,96,77</b>	<b>4,090</b>	<b>109,53,23</b>	<b>436</b>	<b>3,23,15</b>
1. Wholesale Trade		291	19,91,37	9	1,40,62	125	6,87,92	–	–
2. Retail Trade		11,692	213,08,38	833	16,56,15	3,965	102,65,31	436	3,23,15
<b>VII. FINANCE</b>		<b>181</b>	<b>3,62,34</b>	<b>6</b>	<b>4,50</b>	<b>105</b>	<b>1,54,28</b>	<b>–</b>	<b>–</b>
<b>VIII. ALL OTHERS</b>		<b>6,926</b>	<b>29,13,71</b>	<b>84</b>	<b>1,06,34</b>	<b>1,438</b>	<b>12,85,15</b>	<b>6</b>	<b>19,82</b>
<b>TOTAL BANK CREDIT</b>		<b>1,09,444</b>	<b>1165,54,21</b>	<b>7,236</b>	<b>891,68,20</b>	<b>36,772</b>	<b>933,96,82</b>	<b>2,591</b>	<b>20,84,35</b>

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2009**

(Amount in Rupees Thousand)

**STATE : JAMMU & KASHMIR**

MANDI		SIMLA		SIRMAUR		SOLAN		UNA		ANANTNAG		
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	Item No.
15	16	17	18	19	20	21	22	23	24	1	2	
29,145	113,01,96	43,210	578,20,15	15,324	99,83,45	25,062	266,69,10	15,088	72,92,91	7,356	194,57,05	I
28,701	109,65,82	42,965	429,11,45	15,070	95,68,99	24,832	259,89,99	14,678	67,28,48	7,272	191,47,96	1
444	3,36,14	245	149,08,70	254	4,14,46	230	6,79,11	410	5,64,43	84	3,09,09	2
<b>2,636</b>	<b>89,60,17</b>	<b>1,082</b>	<b>483,10,15</b>	<b>1,138</b>	<b>411,60,94</b>	<b>3,453</b>	<b>1438,70,82</b>	<b>1,536</b>	<b>195,59,10</b>	<b>2,833</b>	<b>69,36,70</b>	<b>II</b>
17	1,94,69	6	69,55	31	3,26,49	22	4,39,97	31	3,39,13	31	6,99,08	1
2,472	64,16,07	726	160,25,41	996	403,20,15	3,191	1412,07,41	1,356	186,59,98	2,662	49,58,76	2
2	24,80	12	248,31,90	-	-	2	17,42	5	56,50	14	3,28,43	3
145	23,24,61	338	73,83,29	111	5,14,30	238	22,06,02	144	5,03,49	126	9,50,43	4
<b>1,149</b>	<b>27,19,07</b>	<b>875</b>	<b>44,41,38</b>	<b>419</b>	<b>5,25,83</b>	<b>797</b>	<b>43,80,87</b>	<b>257</b>	<b>7,85,25</b>	<b>2,163</b>	<b>52,10,41</b>	<b>III</b>
<b>2,337</b>	<b>54,29,88</b>	<b>2,221</b>	<b>196,87,43</b>	<b>635</b>	<b>40,60,20</b>	<b>1,640</b>	<b>101,63,43</b>	<b>1,020</b>	<b>20,78,99</b>	<b>449</b>	<b>20,96,45</b>	<b>IV</b>
<b>23,451</b>	<b>304,63,98</b>	<b>41,201</b>	<b>797,96,49</b>	<b>10,125</b>	<b>140,05,55</b>	<b>25,400</b>	<b>460,75,13</b>	<b>8,042</b>	<b>107,47,25</b>	<b>20,633</b>	<b>176,02,94</b>	<b>V</b>
5,386	153,11,31	8,269	445,37,39	3,270	81,61,81	10,566	283,90,61	2,148	52,40,25	1,224	30,55,46	1
936	3,93,65	7,173	79,00,96	203	1,15,70	658	4,37,67	215	94,68	5,331	42,70,10	2
17,129	147,59,02	25,759	273,58,14	6,652	57,28,04	14,176	172,46,85	5,679	54,12,32	14,078	102,77,38	3
<b>9,075</b>	<b>155,39,56</b>	<b>15,925</b>	<b>228,53,36</b>	<b>4,145</b>	<b>61,32,22</b>	<b>4,820</b>	<b>129,93,24</b>	<b>3,732</b>	<b>71,67,15</b>	<b>7,747</b>	<b>196,04,25</b>	<b>VI</b>
237	13,88,25	78	66,47,03	52	6,47,73	332	29,50,10	127	7,21,11	17	1,02,01	1
8,838	141,51,31	15,847	162,06,33	4,093	54,84,49	4,488	100,43,14	3,605	64,46,04	7,730	195,02,24	2
<b>347</b>	<b>1,93,88</b>	<b>50</b>	<b>10,54,34</b>	<b>94</b>	<b>69,66</b>	<b>65</b>	<b>6,13,78</b>	<b>11</b>	<b>35,53</b>	<b>12</b>	<b>16,87</b>	<b>VII</b>
<b>6,629</b>	<b>33,46,90</b>	<b>2,313</b>	<b>270,86,96</b>	<b>539</b>	<b>10,32,29</b>	<b>1,738</b>	<b>20,00,01</b>	<b>961</b>	<b>8,03,10</b>	<b>695</b>	<b>3,26,14</b>	<b>VIII</b>
<b>74,769</b>	<b>779,55,40</b>	<b>1,06,877</b>	<b>2610,50,26</b>	<b>32,419</b>	<b>769,70,14</b>	<b>62,975</b>	<b>2467,66,38</b>	<b>30,647</b>	<b>484,69,28</b>	<b>41,888</b>	<b>712,50,81</b>	<b>TOTAL</b>

BADGAM		BANDIPURA		BARAMULLA		DODA		GANDERBAL		JAMMU		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
3	4	5	6	7	8	9	10	11	12	13	14	
1,926	23,67,61	1,025	13,54,43	8,642	181,66,37	1,120	17,65,95	992	11,03,21	12,010	179,16,63	I
1,910	22,90,00	1,002	13,19,07	8,562	179,40,78	1,090	10,56,48	953	9,80,47	11,560	106,26,84	1
16	77,61	23	35,36	80	2,25,59	30	7,09,47	39	1,22,74	450	72,89,79	2
<b>2,497</b>	<b>57,06,91</b>	<b>823</b>	<b>6,95,20</b>	<b>2,224</b>	<b>42,31,32</b>	<b>194</b>	<b>13,41,67</b>	<b>1,252</b>	<b>15,02,93</b>	<b>6,413</b>	<b>1067,77,35</b>	<b>II</b>
5	71,71	1	12,75	8	65,41	3	54,18	8	28,56	54	9,91,34	1
2,331	42,57,82	820	6,73,46	2,102	32,53,03	140	3,39,67	1,231	13,65,42	6,062	873,85,19	2
-	-	-	-	6	1,44,11	33	8,81,60	-	-	20	43,06,82	3
161	13,77,38	2	8,99	108	7,68,77	18	66,22	13	1,08,95	277	140,94,00	4
<b>921</b>	<b>23,75,19</b>	<b>235</b>	<b>3,51,86</b>	<b>2,201</b>	<b>53,99,93</b>	<b>286</b>	<b>8,78,32</b>	<b>302</b>	<b>6,51,09</b>	<b>2,940</b>	<b>91,74,15</b>	<b>III</b>
<b>156</b>	<b>13,53,33</b>	<b>149</b>	<b>1,13,08</b>	<b>489</b>	<b>15,11,44</b>	<b>91</b>	<b>2,02,70</b>	<b>160</b>	<b>7,26,18</b>	<b>3,192</b>	<b>237,69,66</b>	<b>IV</b>
<b>15,840</b>	<b>145,40,72</b>	<b>5,030</b>	<b>32,81,69</b>	<b>23,937</b>	<b>235,80,42</b>	<b>6,828</b>	<b>64,22,56</b>	<b>6,219</b>	<b>57,24,42</b>	<b>88,896</b>	<b>1109,02,80</b>	<b>V</b>
1,098	30,36,80	89	2,32,97	1,727	42,67,13	562	16,69,19	285	7,67,75	10,665	379,23,56	1
2,545	29,87,94	3,512	21,74,89	11,435	94,31,55	1,370	11,68,40	1,636	17,46,31	10,226	98,91,19	2
12,197	85,15,98	1,429	8,73,83	10,775	98,81,74	4,896	35,84,97	4,298	32,10,36	68,005	630,88,05	3
<b>3,571</b>	<b>77,46,04</b>	<b>1,565</b>	<b>13,34,38</b>	<b>8,055</b>	<b>132,59,05</b>	<b>1,739</b>	<b>25,41,19</b>	<b>1,615</b>	<b>26,09,05</b>	<b>14,222</b>	<b>515,54,49</b>	<b>VI</b>
3	16,18	-	-	28	1,67,20	-	-	33	35,71	1,018	80,84,10	1
3,568	77,29,86	1,565	13,34,38	8,027	130,91,85	1,739	25,41,19	1,582	25,73,34	13,204	434,70,39	2
-	-	6	4,51	13	65,17	-	-	2	11	207	3,82,38	VII
<b>69</b>	<b>74,85</b>	<b>330</b>	<b>70,54</b>	<b>2,382</b>	<b>11,77,74</b>	<b>345</b>	<b>29,98,44</b>	<b>165</b>	<b>37,20</b>	<b>3,427</b>	<b>56,79,13</b>	<b>VIII</b>
<b>24,980</b>	<b>341,64,65</b>	<b>9,163</b>	<b>72,05,69</b>	<b>47,943</b>	<b>673,91,44</b>	<b>10,603</b>	<b>161,50,83</b>	<b>10,707</b>	<b>123,54,19</b>	<b>1,31,307</b>	<b>3261,56,59</b>	<b>TOTAL</b>