

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2008**

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	1,69,631	1141,67	938,40	12,889	150,44	112,05
1. Direct Finance	1,67,805	1011,25	812,94	12,730	116,42	86,80
2. Indirect Finance	1,826	130,42	125,47	159	34,02	25,25
II. INDUSTRY	12,695	3527,63	2864,02	3,547	596,69	450,34
1. Mining & Quarrying	131	19,65	13,38	50	7,29	6,11
2. Food Manufacturing & Processing	982	56,27	47,34	299	103,28	16,34
(a) Rice Mills, Flour & Dal Mills	302	16,83	13,46	76	90,96	6,80
(b) Sugar	1	4	4	1	5	–
(c) Edible Oils & Vanaspati	26	1,34	1,08	7	1,40	1,13
(d) Tea Processing	2	58	58	1	5	2
(e) Processing of Fruits & Vegetables	25	3,73	3,54	26	3,18	2,52
(f) Others	626	33,75	28,65	188	7,65	5,85
3. Beverage & Tobacco	42	12,32	10,43	22	4,08	3,59
4. Textiles	1,735	497,78	496,67	482	19,70	13,55
(a) Cotton Textiles	178	411,71	435,40	20	2,49	2,33
(b) Jute & Other Natural Fibre Textiles	19	5,03	3,56	2	2	1
(c) Handloom Textiles & Khadi	909	42,68	22,63	129	2,89	2,34
(d) Other Textiles & Textile Products	629	38,36	35,08	331	14,30	8,87
5. Paper, Paper Products & Printing	390	67,63	54,70	159	54,23	48,93
6. Leather & Leather Products	140	5,95	5,43	40	1,45	1,36
7. Rubber & Plastic Products	265	50,47	42,04	73	7,20	5,98
8. Chemicals & Chemical Products	501	473,07	352,01	210	116,55	111,47
(a) Heavy Industrial Chemicals	34	21,10	18,51	18	6,02	4,80
(b) Fertilisers	5	7,30	3,42	–	–	–
(c) Drugs & Pharmaceuticals	235	374,34	279,32	129	104,27	100,66
(d) Non-Edible Oils	5	4,06	3,93	2	23	38
(e) Other Chemicals & Chemical Products	222	66,26	46,83	61	6,02	5,64
9. Petroleum, Coal Products & Nuclear Fuels	19	18,37	17,52	2	11	8
10. Manufacture of Cement & Cement Products	69	217,71	183,69	33	3,09	2,03
11. Basic Metals & Metal Products	722	276,18	231,60	147	11,95	9,76
(a) Iron & Steel	159	201,09	170,25	21	4,66	4,06
(b) Non-Ferrous Metals	29	14,61	13,10	14	1,09	1,03
(c) Metal Products	534	60,48	48,25	112	6,20	4,67
12. Engineering	729	189,22	158,61	271	52,21	49,18
(a) Heavy Engineering	34	13,59	8,65	14	2,92	2,73
(b) Light Engineering	333	67,95	52,91	124	21,33	20,31
(c) Electrical Machinery & Goods	244	34,19	26,27	83	15,68	14,45
(d) Electronic Machinery & Goods	118	73,49	70,78	50	12,27	11,69
13. Vehicles, Vehicle Parts & Transport Equipments	287	12,91	8,47	35	2,41	2,14
14. Other Industries	5,488	113,01	91,79	1,217	33,27	24,24
15. Electricity, Gas & Water	41	1409,38	996,75	6	81,12	57,02
(a) Electricity Generation & Transmission	30	1408,00	995,67	3	80,85	56,78
(b) Non-Conventional Energy	6	87	71	2	12	12
(c) Gas, Steam & Water Supply	5	51	38	1	15	12
16. Construction	1,154	107,72	153,59	501	98,77	98,55
III. TRANSPORT OPERATORS	4,961	141,02	110,03	1,308	40,58	28,19
IV. PROFESSIONAL AND OTHER SERVICES	8,580	281,85	206,60	2,916	112,96	90,59
V. PERSONAL LOANS	1,10,510	1510,91	1222,80	35,494	688,26	545,96
1. Loans for Purchase of Consumer Durables	2,910	19,03	13,86	1,166	10,92	8,95
2. Loans for Housing	28,417	733,77	640,04	9,344	330,54	283,26
3. Rest of the Personal Loans	79,183	758,11	568,90	24,984	346,80	253,75
VI. TRADE	45,423	776,56	621,97	11,110	428,25	370,48
1. Wholesale Trade	966	77,13	59,25	525	39,31	35,46
2. Retail Trade	44,457	699,42	562,72	10,585	388,94	335,01
VII. FINANCE	638	10,97	9,48	59	2,89	2,80
VIII. ALL OTHERS	22,155	182,69	150,04	6,231	90,30	75,53
TOTAL BANK CREDIT	3,74,593	7573,29	6123,36	73,554	2110,37	1675,93

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MARCH 2008**

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	966	428,98	383,14	-	-	-
1. Direct Finance	895	120,93	108,27	-	-	-
2. Indirect Finance	71	308,05	274,88	-	-	-
II. INDUSTRY	749	953,99	703,47	-	-	-
1. Mining & Quarrying	10	2,33	1,62	-	-	-
2. Food Manufacturing & Processing	49	6,35	3,32	-	-	-
(a) Rice Mills, Flour & Dal Mills	9	70	62	-	-	-
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	-	-	-	-	-	-
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	8	79	53	-	-	-
(f) Others	32	4,87	2,18	-	-	-
3. Beverage & Tobacco	2	5	3	-	-	-
4. Textiles	36	1,57	84	-	-	-
(a) Cotton Textiles	5	67	7	-	-	-
(b) Jute & Other Natural Fibre Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	2	30	30	-	-	-
(d) Other Textiles & Textile Products	29	60	48	-	-	-
5. Paper, Paper Products & Printing	41	1,94	1,22	-	-	-
6. Leather & Leather Products	2	2	1	-	-	-
7. Rubber & Plastic Products	14	59	44	-	-	-
8. Chemicals & Chemical Products	16	30,95	16,10	-	-	-
(a) Heavy Industrial Chemicals	1	10	8	-	-	-
(b) Fertilisers	-	-	-	-	-	-
(c) Drugs & Pharmaceuticals	14	30,80	15,98	-	-	-
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	1	5	4	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-
10. Manufacture of Cement & Cement Products	1	60	-	-	-	-
11. Basic Metals & Metal Products	15	1,04	80	-	-	-
(a) Iron & Steel	4	34	25	-	-	-
(b) Non-Ferrous Metals	1	15	10	-	-	-
(c) Metal Products	10	54	44	-	-	-
12. Engineering	32	2,84	2,56	-	-	-
(a) Heavy Engineering	2	5	4	-	-	-
(b) Light Engineering	9	64	51	-	-	-
(c) Electrical Machinery & Goods	3	18	18	-	-	-
(d) Electronic Machinery & Goods	18	1,96	1,83	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	16	68	75	-	-	-
14. Other Industries	211	9,23	8,12	-	-	-
15. Electricity, Gas & Water	10	269,24	189,58	-	-	-
(a) Electricity Generation & Transmission	9	269,16	189,50	-	-	-
(b) Non-Conventional Energy	1	8	8	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16. Construction	294	626,56	478,09	-	-	-
III. TRANSPORT OPERATORS	239	56,43	31,37	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	956	132,13	208,03	-	-	-
V. PERSONAL LOANS	16,267	537,17	441,50	-	-	-
1. Loans for Purchase of Consumer Durables	411	3,91	2,57	-	-	-
2. Loans for Housing	4,058	380,32	324,38	-	-	-
3. Rest of the Personal Loans	11,798	152,94	114,56	-	-	-
VI. TRADE	3,000	120,18	80,62	-	-	-
1. Wholesale Trade	102	16,61	13,94	-	-	-
2. Retail Trade	2,898	103,57	66,67	-	-	-
VII. FINANCE	26	8,71	7,77	-	-	-
VIII. ALL OTHERS	2,565	252,33	196,61	-	-	-
TOTAL BANK CREDIT	24,768	2489,93	2052,51	-	-	-