

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
I. AGRICULTURE	10,184	52,99,99	10,675	35,03,93	17,252	66,58,88	35,216	137,76,96
1. Direct Finance	10,109	52,38,93	10,479	34,13,25	17,178	65,74,22	34,966	132,44,78
2. Indirect Finance	75	61,06	196	90,68	74	84,66	250	5,32,18
II. INDUSTRY	1,034	17,80,50	1,257	187,86,28	1,092	19,39,88	3,072	105,37,26
1. Mining & Quarrying	2	23,33	9	82,92	3	18,79	51	3,49,39
2. Manufacturing & Processing	942	14,51,88	1,165	11,75,63	997	12,24,80	2,840	82,23,54
3. Electricity, Gas & Water	1	2,61	5	100,49,83	–	–	5	5,28,96
4. Construction	89	3,02,68	78	74,77,90	92	6,96,29	176	14,35,37
III. TRANSPORT OPERATORS	475	16,05,14	622	9,53,80	316	5,37,89	1,095	17,91,19
IV. PROFESSIONAL AND OTHER SERVICES	500	12,33,84	581	13,75,83	743	11,71,16	2,707	53,53,57
V. PERSONAL LOANS	6,348	66,03,39	12,079	105,75,76	9,262	98,55,00	38,751	410,92,60
1. Loans for Purchase of Consumer Durables	159	60,14	218	1,35,34	180	1,31,10	984	5,54,05
2. Loans for Housing	1,877	35,49,30	2,260	42,45,85	2,460	43,86,57	9,988	219,80,07
3. Rest of the Personal Loans	4,312	29,93,95	9,601	61,94,57	6,622	53,37,33	27,779	185,58,48
VI. TRADE	3,849	52,47,01	5,144	49,52,79	4,651	56,91,26	11,715	184,47,30
1. Wholesale Trade	67	3,09,36	83	2,30,20	334	7,80,46	257	12,54,05
2. Retail Trade	3,782	49,37,65	5,061	47,22,59	4,317	49,10,80	11,458	171,93,25
VII. FINANCE	18	17,04	41	30,97	41	53,70	176	3,65,61
VIII. ALL OTHERS	1,699	10,93,52	1,185	8,10,25	1,582	15,62,37	7,327	35,66,42
TOTAL BANK CREDIT	24,107	228,80,43	31,584	409,89,61	34,939	274,70,14	1,00,059	949,30,91

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
I. AGRICULTURE	3,067	23,54,60	13,670	104,54,33	905	3,88,33	25,990	93,05,21
1. Direct Finance	2,928	22,29,76	13,500	99,85,99	898	3,86,44	25,548	89,31,93
2. Indirect Finance	139	1,24,84	170	4,68,34	7	1,89	442	3,73,28
II. INDUSTRY	273	368,04,83	1,661	307,28,24	212	1,66,06	2,642	76,27,01
1. Mining & Quarrying	3	12,21	15	58,07	3	9,78	17	4,33,08
2. Manufacturing & Processing	242	2,32,98	1,413	26,01,59	201	1,18,41	2,339	43,31,18
3. Electricity, Gas & Water	9	364,76,30	5	264,21,43	–	–	2	13,90
4. Construction	19	83,34	228	16,47,15	8	37,87	284	28,48,85
III. TRANSPORT OPERATORS	199	3,96,29	866	16,27,39	36	62,45	1,322	32,61,43
IV. PROFESSIONAL AND OTHER SERVICES	149	2,23,30	988	35,56,14	84	99,28	2,054	31,31,63
V. PERSONAL LOANS	2,126	39,08,75	10,900	190,63,04	871	9,56,05	20,716	264,19,17
1. Loans for Purchase of Consumer Durables	38	9,54	246	2,26,91	10	8,03	788	5,09,64
2. Loans for Housing	694	25,88,85	3,664	122,35,00	190	4,17,76	4,486	116,66,35
3. Rest of the Personal Loans	1,394	13,10,36	6,990	66,01,13	671	5,30,26	15,442	142,43,18
VI. TRADE	856	10,87,17	3,917	96,54,57	503	4,85,49	8,340	119,96,50
1. Wholesale Trade	43	20,45	109	4,01,23	1	6,03	181	11,97,43
2. Retail Trade	813	10,66,72	3,808	92,53,34	502	4,79,46	8,159	107,99,07
VII. FINANCE	8	11,54	86	38,15	–	–	233	1,99,07
VIII. ALL OTHERS	94	75,51	2,066	27,08,03	12	43,76	7,342	50,23,63
TOTAL BANK CREDIT	6,772	448,61,99	34,154	778,29,89	2,623	22,01,42	68,639	669,63,65