

Table No. 5.6 – State and Bank Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2001

STATE: HIMACHAL PRADESH

NORTHERN REGION				(Amount in Rupees Lakh)		
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
I. AGRICULTURE	27,781	74,45	56,79	59,313	154,54	118,12
1. Direct Finance	27,218	71,73	54,28	58,712	138,38	104,87
2. Indirect Finance	563	2,72	2,51	601	16,16	13,25
II. INDUSTRY	10,753	204,96	169,71	14,210	375,78	352,66
1. Mining & Quarrying	25	1,65	1,28	56	5,05	4,02
2. Food Manufacturing & Processing	122	38,84	31,07	202	15,64	14,03
(a) Rice Mills, Flour & Dal Mills	42	10,54	6,14	77	6,45	5,66
(b) Sugar	—	—	—	5	17	14
(c) Edible Oils & Vanaspati	15	4,10	2,65	31	5,50	5,10
(d) Tea Processing	3	15	12	6	17	16
(e) Processing of Fruits & Vegetables	7	5,85	5,83	8	74	60
(f) Others	55	18,20	16,35	75	2,62	2,37
3. Beverage & Tobacco	14	1,56	1,24	6	1,09	1,04
4. Textiles	93	9,69	6,21	160	71,07	66,83
(a) Cotton Textiles	14	3,83	2,58	33	23,96	17,70
(b) Jute Textiles	6	18	14	1	3	4
(c) Handloom Textiles & Khadi	30	50	31	45	6,66	6,85
(d) Other Textiles	43	5,18	3,17	81	40,43	42,24
5. Paper, Paper Products & Printing	31	2,83	2,57	137	6,95	8,50
6. Leather & Leather Products	18	72	57	84	35	27
7. Rubber & Rubber Products	86	1,93	1,71	56	2,61	2,39
8. Chemicals & Chemical Products	138	34,72	31,17	151	41,44	32,54
(a) Heavy Industrial Chemicals	11	67	61	10	9,01	6,01
(b) Fertilisers	—	—	—	3	34	36
(c) Drugs & Pharmaceuticals	37	16,93	14,29	24	3,79	2,70
(d) Non-Edible Oils	5	21	16	6	39	39
(e) Other Chemicals & Chemical Products	85	16,91	16,11	108	27,91	23,08
9. Petroleum, Coal Products & Nuclear Fuels	2	28	26	7	58	54
10. Manufacture of Cement & Cement Products	24	1,89	1,52	48	2,23	2,30
11. Basic Metals & Metal Products	108	11,60	8,15	344	78,79	86,10
(a) Iron & Steel	21	4,31	3,77	74	39,48	51,10
(b) Non-Ferrous Metals	4	42	35	28	7,86	6,51
(c) Other Metal Products	83	6,87	4,03	242	31,45	28,50
12. Engineering	119	27,51	23,88	214	32,87	33,42
(a) Heavy Engineering	29	7,62	7,09	6	46	48
(b) Light Engineering	28	3,30	2,44	73	14,04	16,55
(c) Electrical Machinery & Goods	40	8,75	7,95	108	3,07	2,61
(d) Electronic Machinery & Goods	22	7,84	6,40	27	15,30	13,78
13. Vehicles, Vehicle Parts & Transport Equipments	22	16,28	15,91	95	24,20	21,98
14. Other Industries	9,924	52,46	43,11	12,159	56,72	48,82
15. Electricity, Gas & Water	3	1,99	26	8	26,52	22,03
(a) Electricity Generation & Transmission	1	1,90	17	6	26,45	21,98
(b) Non-Conventional Energy	—	—	—	2	7	5
(c) Gas, Steam & Water Supply	2	9	9	—	—	—
16. Construction	24	1,02	81	483	9,69	7,84
III. TRANSPORT OPERATORS	2,687	70,42	38,67	2,828	105,76	62,06
IV. PROFESSIONAL AND OTHER SERVICES	2,320	23,83	17,01	6,973	38,09	29,97
V. PERSONAL LOANS	47,575	207,03	165,01	62,416	311,52	261,32
1. Loans for Purchase of Consumer Durables	3,347	11,83	8,19	7,056	20,01	15,94
2. Loans for Housing	9,989	79,04	64,86	9,897	149,97	127,13
3. Rest of the Personal Loans	34,239	116,16	91,95	45,463	141,54	118,26
VI. TRADE	12,596	115,64	88,96	12,507	104,06	88,99
1. Wholesale Trade	806	39,60	29,69	799	20,39	17,30

2. Retail Trade	11,790	76,04	59,27	11,708	83,67	71,69
VII. FINANCE	9	1,83	1,71	10	1,03	98
VIII. ALL OTHERS	6,895	80,43	44,22	13,946	77,28	66,66
TOTAL BANK CREDIT	1,10,616	778,58	582,08	1,72,203	1168,06	980,76
OF WHICH: 1. Artisans & Village Industries	3,727	10,44	8,24	7,511	18,12	13,96
2. Other Small Scale Industries	5,853	91,14	76,38	4,824	103,28	93,70

NORTHERN REGION

(Amount in Rupees Lakh)

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out-standing	Accounts	Limit	Out-standing
	7	8	9	10	11	12
I. AGRICULTURE	—	—	—	15,000	25,57	19,58
1. Direct Finance	—	—	—	14,203	22,92	17,50
2. Indirect Finance	—	—	—	797	2,65	2,08
II. INDUSTRY	6	238,07	196,63	5,194	10,89	8,72
1. Mining & Quarrying	—	—	—	2	17	14
2. Food Manufacturing & Processing	—	—	—	52	95	88
(a) Rice Mills, Flour & Dal Mills	—	—	—	36	73	73
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	2	2	2
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	—	—	—	14	20	13
3. Beverage & Tobacco	—	—	—	—	—	—
4. Textiles	1	3	3	40	75	63
(a) Cotton Textiles	—	—	—	—	—	—
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	30	37	33
(d) Other Textiles	1	3	3	10	38	31
5. Paper, Paper Products & Printing	—	—	—	5	6	2
6. Leather & Leather Products	—	—	—	2	1	1
7. Rubber & Rubber Products	—	—	—	1	—	—
8. Chemicals & Chemical Products	1	22,50	5,00	2	1	—
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	1	22,50	5,00	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	—	—	—	2	1	—
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	7	3	2
11. Basic Metals & Metal Products	—	—	—	26	20	13
(a) Iron & Steel	—	—	—	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Other Metal Products	—	—	—	26	20	13
12. Engineering	—	—	—	35	27	21
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	—	—	—	12	9	8
(c) Electrical Machinery & Goods	—	—	—	23	17	13
(d) Electronic Machinery & Goods	—	—	—	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	1	54	54	6	90	70
14. Other Industries	1	65,00	65,00	4,997	7,41	5,85
15. Electricity, Gas & Water	2	150,00	126,05	—	—	—
(a) Electricity Generation & Transmission	2	150,00	126,05	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	—	—	—	19	14	11
III. TRANSPORT OPERATORS	—	—	—	5,566	41,22	27,92
IV. PROFESSIONAL AND OTHER SERVICES	—	—	—	1,228	3,15	2,46
V. PERSONAL LOANS	15	43	29	23,176	46,60	40,71
1. Loans for Purchase of Consumer Durables	1	4	5	1,774	4,19	3,50
2. Loans for Housing	—	—	—	1,990	8,13	7,49
3. Rest of the Personal Loans	14	38	24	19,412	34,28	29,72
VI. TRADE	—	—	—	9,164	30,35	24,72
1. Wholesale Trade	—	—	—	245	1,47	1,17
2. Retail Trade	—	—	—	8,919	28,87	23,56
VII. FINANCE	—	—	—	—	—	—
VIII. ALL OTHERS	2	23	5	5,398	6,49	5,96

TOTAL BANK CREDIT	23	238,73	196,97	64,726	164,27	130,07
<i>OF WHICH:</i> 1. Artisans & Village Industries	—	—	—	3,171	3,85	3,07
2. Other Small Scale Industries	—	—	—	548	2,41	1,94

NORTHERN REGION

(Amount in Rupees Lakh)

OCCUPATION	OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	13	14	15	16	17	18
I. AGRICULTURE	24	40	30	1,02,118	254,96	194,78
1. Direct Finance	24	40	30	1,00,157	233,43	176,94
2. Indirect Finance	—	—	—	1,961	21,53	17,84
II. INDUSTRY	53	12,15	7,83	30,216	841,85	735,54
1. Mining & Quarrying	—	—	—	83	6,86	5,44
2. Food Manufacturing & Processing	—	—	—	376	55,43	45,99
(a) Rice Mills, Flour & Dal Mills	—	—	—	155	17,71	12,53
(b) Sugar	—	—	—	5	17	14
(c) Edible Oils & Vanaspati	—	—	—	48	9,62	7,76
(d) Tea Processing	—	—	—	9	32	28
(e) Processing of Fruits & Vegetables	—	—	—	15	6,58	6,43
(f) Others	—	—	—	144	21,02	18,84
3. Beverage & Tobacco	—	—	—	20	2,65	2,28
4. Textiles	10	6,57	4,78	304	88,11	78,48
(a) Cotton Textiles	9	5,48	4,70	56	33,27	24,98
(b) Jute Textiles	—	—	—	7	21	18
(c) Handloom Textiles & Khadi	—	—	—	105	7,52	7,49
(d) Other Textiles	1	1,09	7	136	47,11	45,83
5. Paper, Paper Products & Printing	—	—	—	173	9,83	11,10
6. Leather & Leather Products	—	—	—	104	1,08	84
7. Rubber & Rubber Products	—	—	—	143	4,54	4,10
8. Chemicals & Chemical Products	1	1,40	1,42	293	100,06	70,14
(a) Heavy Industrial Chemicals	—	—	—	21	9,68	6,61
(b) Fertilisers	—	—	—	3	34	36
(c) Drugs & Pharmaceuticals	—	—	—	62	43,21	21,99
(d) Non-Edible Oils	—	—	—	11	60	56
(e) Other Chemicals & Chemical Products	1	1,40	1,42	196	46,23	40,62
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	9	86	80
10. Manufacture of Cement & Cement Products	—	—	—	79	4,14	3,83
11. Basic Metals & Metal Products	—	—	—	478	90,59	94,38
(a) Iron & Steel	—	—	—	95	43,79	54,87
(b) Non-Ferrous Metals	—	—	—	32	8,28	6,85
(c) Other Metal Products	—	—	—	351	38,52	32,66
12. Engineering	10	4,00	1,50	378	64,63	59,01
(a) Heavy Engineering	8	3,38	1,23	43	11,45	8,80
(b) Light Engineering	1	50	15	114	17,94	19,22
(c) Electrical Machinery & Goods	1	12	12	172	12,11	10,82
(d) Electronic Machinery & Goods	—	—	—	49	23,14	20,18
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	124	41,93	39,12
14. Other Industries	31	17	14	27,112	181,76	162,92
15. Electricity, Gas & Water	—	—	—	13	178,51	148,34
(a) Electricity Generation & Transmission	—	—	—	9	178,35	148,20
(b) Non-Conventional Energy	—	—	—	2	7	5
(c) Gas, Steam & Water Supply	—	—	—	2	9	9
16. Construction	1	2	—	527	10,87	8,76
III. TRANSPORT OPERATORS	20	1,08	79	11,101	218,47	129,44
IV. PROFESSIONAL AND OTHER SERVICES	50	62	60	10,571	65,69	50,05
V. PERSONAL LOANS	347	2,05	1,61	1,33,529	567,63	468,94
1. Loans for Purchase of Consumer Durables	10	7	5	12,188	36,14	27,73
2. Loans for Housing	9	11	11	21,885	237,26	199,58
3. Rest of the Personal Loans	328	1,87	1,46	99,456	294,22	241,63
VI. TRADE	40	1,86	1,81	34,307	251,91	204,48
1. Wholesale Trade	—	—	—	1,850	61,46	48,16
2. Retail Trade	40	1,86	1,81	32,457	190,45	156,32
VII. FINANCE	2	52	53	21	3,38	3,23
VIII. ALL OTHERS	8	1,03	2	26,249	165,46	116,92
TOTAL BANK CREDIT	544	19,71	13,50	3,48,112	2369,35	1903,38
<i>OF WHICH:</i> 1. Artisans & Village Industries	—	—	—	14,409	32,42	25,28
2. Other Small Scale Industries	—	—	—	11,225	196,82	172,02

