

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2009**

NORTHERN REGION

STATE : HIMACHAL PRADESH

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	1,99,896	1473,18	1203,34	16,514	217,97	167,60
1. Direct Finance	1,97,303	1435,33	1174,23	15,977	194,65	154,65
2. Indirect Finance	2,593	37,84	29,11	537	23,32	12,95
II. INDUSTRY	12,424	4012,33	2862,60	5,390	4239,13	827,08
1. Mining & Quarrying	124	17,13	12,89	67	10,58	9,49
2. Food Manufacturing & Processing	963	68,39	53,56	314	129,53	37,81
(a) Rice Mills, Flour & Dal Mills	260	19,46	16,43	88	90,40	7,05
(b) Sugar	4	13	14	—	—	—
(c) Edible Oils & Vanaspati	27	1,57	1,44	12	2,95	2,29
(d) Tea Processing	4	1,72	99	1	60	61
(e) Processing of Fruits & Vegetables	36	4,97	4,51	23	3,32	1,02
(f) Others	632	40,53	30,05	190	32,27	26,84
3. Beverage & Tobacco	53	12,28	10,73	32	8,94	8,12
4. Textiles	1,942	341,97	296,28	559	87,37	75,67
(a) Cotton Textiles	207	312,11	273,41	76	72,58	64,40
(b) Jute & Other Natural Fibre Textiles	43	3,58	3,42	2	1,00	24
(c) Handloom Textiles & Khadi	1,009	8,09	6,29	166	4,61	3,64
(d) Other Textiles & Textile Products	683	18,19	13,16	315	9,18	7,39
5. Paper, Paper Products & Printing	434	155,86	133,42	181	63,42	60,17
6. Woods and Wood Products	802	12,32	10,20	137	5,66	4,98
7. Leather & Leather Products	161	11,14	6,37	52	1,18	1,02
8. Gems and Jewellery	77	2,63	2,21	23	96	75
9. Rubber & Plastic Products	301	78,31	70,43	103	3085,56	37,99
10. Chemicals & Chemical Products	595	436,34	340,28	1,170	281,29	197,60
(a) Heavy Industrial Chemicals	40	14,78	12,31	21	9,47	8,41
(b) Fertilisers	8	1,81	1,81	9	25	20
(c) Drugs & Pharmaceuticals	247	298,54	248,34	1,033	222,30	151,01
(d) Non-Edible Oils	7	6,45	5,98	1	20	35
(e) Other Chemicals & Chemical Products	293	114,76	71,84	106	49,06	37,64
11. Petroleum, Coal Products & Nuclear Fuels	23	20,61	18,74	9	75	53
12. Manufacture of Cement & Cement Products	77	114,04	82,35	45	5,95	5,32
13. Basic Metals & Metal Products	798	527,10	379,57	213	58,90	44,99
(a) Iron & Steel	186	403,82	286,19	29	7,62	6,44
(b) Non-Ferrous Metals	50	49,89	35,42	17	2,66	1,91
(c) Metal Products	562	73,38	57,96	167	48,62	36,64
14. Engineering	896	180,34	133,60	531	105,93	77,36
(a) Heavy Engineering	50	30,14	15,62	21	6,15	4,02
(b) Light Engineering	481	75,03	55,67	225	33,61	27,70
(c) Electrical Machinery & Goods	240	39,93	32,58	247	48,54	27,83
(d) Electronic Machinery & Goods	125	35,24	29,73	38	17,63	17,81
15. Vehicles, Vehicle Parts & Transport Equipments	302	140,01	137,64	49	34,00	5,12
16. Other Industries	3,982	114,28	90,67	1,333	60,31	45,80
17. Electricity, Gas & Water	25	773,53	627,66	10	245,37	167,10
(a) Electricity Generation & Transmission	14	772,47	626,79	7	245,03	166,76
(b) Non-Conventional Energy	2	23	23	1	9	9
(c) Gas, Steam & Water Supply	9	83	64	2	25	25
18. Construction	869	1006,05	456,00	562	53,43	47,24
(a) Other than Infrastructure	641	49,84	42,65	367	38,33	33,13
(b) Infrastructure Construction	228	956,21	413,35	195	15,10	14,11
III. TRANSPORT OPERATORS	5,319	194,77	156,30	1,386	42,61	32,54
IV. PROFESSIONAL AND OTHER SERVICES	11,238	352,47	277,98	3,272	157,49	126,08
1. Professional Services	2,626	53,86	41,68	679	11,30	9,59
2. Tourism, Hotel & Restaurants	1,116	93,81	76,32	316	33,23	26,26
3. Recreation services	215	3,29	2,76	36	1,77	1,30
4. IT and Telecommunications	83	7,50	6,64	49	4,61	3,89
5. Others	7,198	194,01	150,59	2,192	106,59	85,03
V. PERSONAL LOANS	1,24,331	2028,32	1583,92	41,835	902,74	718,98
1. Housing	33,676	984,68	835,46	15,472	512,32	433,84
2. Consumer Durables	3,766	26,25	19,63	1,210	12,50	8,27
3. Vehicles	15,506	342,98	227,02	5,021	105,61	74,73
4. Education	5,457	112,63	85,31	1,979	49,79	36,22
5. Personal Credit Cards	243	2,85	1,24	294	1,33	80
6. Others	65,683	558,94	415,26	17,859	221,18	165,12
VI. TRADE	50,083	911,23	688,50	11,582	423,03	344,43
1. Wholesale Trade	1,164	115,66	59,09	422	46,58	40,91
2. Retail Trade	48,919	795,57	629,41	11,160	376,45	303,52
VII. FINANCE	868	70,36	14,04	140	4,57	3,86
VIII. ALL OTHERS	17,611	127,72	96,30	5,163	62,87	49,27
TOTAL BANK CREDIT	4,21,770	9170,39	6882,99	85,282	6050,41	2269,84

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MARCH 2009**

NORTHERN REGION

STATE : HIMACHAL PRADESH

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	14,675	331,63	309,55	—	—	—
1. Direct Finance	14,586	182,72	164,24	—	—	—
2. Indirect Finance	89	148,91	145,30	—	—	—
II. INDUSTRY	688	630,15	469,57	—	—	—
1. Mining & Quarrying	3	44	29	—	—	—
2. Food Manufacturing & Processing	62	13,35	11,22	—	—	—
(a) Rice Mills, Flour & Dal Mills	10	2,18	2,16	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	7	62	52	—	—	—
(f) Others	45	10,55	8,54	—	—	—
3. Beverage & Tobacco	2	12	6	—	—	—
4. Textiles	59	1,65	92	—	—	—
(a) Cotton Textiles	17	77	14	—	—	—
(b) Jute & Other Natural Fibre Textiles	10	16	9	—	—	—
(c) Handloom Textiles & Khadi	6	32	31	—	—	—
(d) Other Textiles & Textile Products	26	40	37	—	—	—
5. Paper, Paper Products & Printing	31	1,43	77	—	—	—
6. Woods and Wood Products	20	12	8	—	—	—
7. Leather & Leather Products	1	2	2	—	—	—
8. Gems and Jewellery	1	3	3	—	—	—
9. Rubber & Plastic Products	12	64	42	—	—	—
10. Chemicals & Chemical Products	4	31	23	—	—	—
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	1	2	2	—	—	—
(c) Drugs & Pharmaceuticals	1	1	—	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	2	29	21	—	—	—
11. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
12. Manufacture of Cement & Cement Products	8	161,49	120,52	—	—	—
13. Basic Metals & Metal Products	31	1,63	1,40	—	—	—
(a) Iron & Steel	7	53	38	—	—	—
(b) Non-Ferrous Metals	1	15	14	—	—	—
(c) Metal Products	23	95	88	—	—	—
14. Engineering	81	8,06	7,53	—	—	—
(a) Heavy Engineering	4	27	17	—	—	—
(b) Light Engineering	26	57	35	—	—	—
(c) Electrical Machinery & Goods	39	5,95	5,69	—	—	—
(d) Electronic Machinery & Goods	12	1,27	1,31	—	—	—
15. Vehicles, Vehicle Parts & Transport Equipments	7	21	20	—	—	—
16. Other Industries	61	7,89	7,11	—	—	—
17. Electricity, Gas & Water	12	357,93	248,32	—	—	—
(a) Electricity Generation & Transmission	11	357,85	248,24	—	—	—
(b) Non-Conventional Energy	1	8	8	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
18. Construction	293	74,83	70,45	—	—	—
(a) Other than Infrastructure	226	20,58	17,44	—	—	—
(b) Infrastructure Construction	67	54,26	53,02	—	—	—
III. TRANSPORT OPERATORS	270	53,32	30,64	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	1,059	248,28	182,99	—	—	—
1. Professional Services	273	6,35	4,61	—	—	—
2. Tourism, Hotel & Restaurants	130	31,85	26,71	—	—	—
3. Recreation services	6	29	26	—	—	—
4. IT and Telecommunications	3	47	50	—	—	—
5. Others	647	209,31	150,91	—	—	—
V. PERSONAL LOANS	29,019	750,54	613,24	—	—	—
1. Housing	4,748	435,41	355,37	—	—	—
2. Consumer Durables	6,857	82,94	76,95	—	—	—
3. Vehicles	1,737	36,33	29,22	—	—	—
4. Education	4,919	77,15	64,44	—	—	—
5. Personal Credit Cards	158	94	48	—	—	—
6. Others	10,600	117,78	86,79	—	—	—
VI. TRADE	7,117	229,23	170,75	—	—	—
1. Wholesale Trade	54	68,90	65,37	—	—	—
2. Retail Trade	7,063	160,34	105,37	—	—	—
VII. FINANCE	34	9,68	8,52	—	—	—
VIII. ALL OTHERS	1,339	266,26	261,11	—	—	—
TOTAL BANK CREDIT	54,201	2519,09	2046,36	—	—	—