

State : Himachal Pradesh

Table No. 5.6 – State and Bank Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2000

NORTHERN REGION			(Amount in Rupees Lakh)						
OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6	7	8	9
I. AGRICULTURE	30,690	78,10	59,11	54,104	142,68	108,38	-	-	-
1. Direct Finance	30,394	76,67	58,20	53,741	129,41	100,49	-	-	-
2. Indirect Finance	296	1,43	91	363	13,27	7,89	-	-	-
II. INDUSTRY	9,721	179,24	143,06	15,517	328,95	304,85	12	160,84	85,73
1. Mining & Quarrying	23	1,27	1,62	50	4,24	4,08	-	-	-
2. Food Manufacturing & Processing	104	37,67	30,13	193	15,71	13,43	-	-	-
(a) Rice Mills, Flour & Dal Mills	43	7,98	6,59	74	6,69	5,41	-	-	-
(b) Sugar	-	-	-	4	12	12	-	-	-
(c) Edible Oils & Vanaspati	14	3,99	2,46	36	6,47	5,73	-	-	-
(d) Tea Processing	2	11	10	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	10	8,37	5,93	5	54	44	-	-	-
(f) Others	35	17,22	15,05	74	1,90	1,73	-	-	-
3. Beverage & Tobacco	13	1,30	1,19	10	6,45	7,41	-	-	-
4. Textiles	73	9,86	7,78	217	54,00	53,42	1	3	3
(a) Cotton Textiles	19	4,81	4,42	52	12,30	8,54	-	-	-
(b) Jute Textiles	5	23	20	1	3	4	-	-	-
(c) Handloom Textiles & Khadi	15	40	31	57	7,50	7,24	-	-	-
(d) Other Textiles	34	4,42	2,86	107	34,18	37,59	1	3	3
5. Paper, Paper Products & Printing	36	2,92	2,92	174	8,51	9,30	-	-	-
6. Leather & Leather Products	21	53	47	132	69	38	-	-	-
7. Rubber & Rubber Products	52	2,99	3,87	66	2,59	2,24	-	-	-
8. Chemicals & Chemical Products	136	18,38	15,39	224	37,23	32,70	1	7,00	5,07
(a) Heavy Industrial Chemicals	5	82	18	13	10,28	7,48	-	-	-
(b) Fertilisers	-	-	-	6	90	1,74	-	-	-
(c) Drugs & Pharmaceuticals	51	6,78	5,83	35	4,70	4,19	1	7,00	5,07
(d) Non-Edible Oils	5	21	18	5	33	28	-	-	-
(e) Other Chemicals & Chemical Products	75	10,58	9,20	165	21,02	19,02	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	2	28	25	4	39	42	-	-	-
10. Manufacture of Cement & Cement Products	25	2,84	1,61	60	2,75	2,71	-	-	-
11. Basic Metals & Metal Products	105	12,53	10,41	388	74,03	81,97	-	-	-
(a) Iron & Steel	24	7,48	6,11	94	43,85	56,55	-	-	-
(b) Non-Ferrous Metals	2	34	34	19	4,21	3,37	-	-	-
(c) Other Metal Products	79	4,70	3,97	275	25,97	22,05	-	-	-
12. Engineering	102	24,50	18,80	243	22,74	23,82	2	95	49
(a) Heavy Engineering	31	3,83	3,34	5	19	16	-	-	-
(b) Light Engineering	23	5,55	3,07	97	11,84	14,32	2	95	49
(c) Electrical Machinery & Goods	31	9,22	7,39	109	3,70	3,28	-	-	-
(d) Electronic Machinery & Goods	17	5,90	5,00	32	7,02	6,06	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	18	3,88	3,41	133	14,67	11,85	1	54	54
14. Other Industries	8,984	44,58	36,94	13,128	58,66	49,79	-	-	-
15. Electricity, Gas & Water	4	15,19	7,87	12	14,76	55	3	152,00	79,53
(a) Electricity Generation & Transmission	1	15,00	7,75	5	14,25	13	3	152,00	79,53
(b) Non-Conventional Energy	-	-	-	4	38	32	-	-	-
(c) Gas, Steam & Water Supply	3	19	12	3	13	10	-	-	-
16. Construction	23	53	40	483	11,52	10,78	4	31	7
III. TRANSPORT OPERATORS	5,953	94,92	52,67	7,137	119,85	81,51	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	2,091	21,59	15,90	6,904	32,23	24,80	-	-	-
V. PERSONAL LOANS	42,506	166,66	128,83	55,160	233,55	199,72	5	30	18

OCCUPATION	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of	Credit	Amount	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out-standing	Accounts	Limit	Out-standing	Accounts	Limit	Out-standing
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	15,228	17,92	13,71	9	13	8	1,00,031	238,83	181,29
1. Direct Finance	14,527	16,93	12,84	9	13	8	98,671	223,14	171,61
2. Indirect Finance	701	1,00	87	-	-	-	1,360	15,70	9,68
II. INDUSTRY	4,323	6,88	5,46	30	6,39	3,13	29,603	682,30	542,23
1. Mining & Quarrying	3	20	8	-	-	-	76	5,71	5,78
2. Food Manufacturing & Processing	37	45	38	-	-	-	334	53,83	43,94
(a) Rice Mills, Flour & Dal Mills	27	37	33	-	-	-	144	15,04	12,33
(b) Sugar	-	-	-	-	-	-	4	12	12
(c) Edible Oils & Vanaspati	2	2	-	-	-	-	52	10,47	8,19
(d) Tea Processing	-	-	-	-	-	-	2	11	10
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-	15	8,90	6,37
(f) Others	8	6	4	-	-	-	117	19,18	16,83
3. Beverage & Tobacco	-	-	-	-	-	-	23	7,75	8,60
4. Textiles	77	66	56	1	1,09	7	369	65,65	61,87
(a) Cotton Textiles	15	13	13	-	-	-	86	17,24	13,09
(b) Jute Textiles	-	-	-	-	-	-	6	26	24
(c) Handloom Textiles & Khadi	41	18	16	-	-	-	113	8,08	7,70
(d) Other Textiles	21	34	27	1	1,09	7	164	40,07	40,83
5. Paper, Paper Products & Printing	6	7	4	-	-	-	216	11,50	12,26
6. Leather & Leather Products	2	1	1	-	-	-	155	1,22	86
7. Rubber & Rubber Products	1	-	-	-	-	-	119	5,58	6,11
8. Chemicals & Chemical Products	6	2	2	2	2,40	1,21	369	65,03	54,39
(a) Heavy Industrial Chemicals	-	-	-	-	-	-	18	11,10	7,66
(b) Fertilisers	-	-	-	-	-	-	6	90	1,74
(c) Drugs & Pharmaceuticals	-	-	-	-	-	-	87	18,48	15,09
(d) Non-Edible Oils	-	-	-	-	-	-	10	54	46
(e) Other Chemicals & Chemical Products	6	2	2	2	2,40	1,21	248	34,03	29,45
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-	6	67	67
10. Manufacture of Cement & Cement Products	8	4	4	-	-	-	93	5,63	4,36
11. Basic Metals & Metal Products	30	12	9	-	-	-	523	86,67	92,47
(a) Iron & Steel	-	-	-	-	-	-	118	51,34	62,66
(b) Non-Ferrous Metals	-	-	-	-	-	-	21	4,55	3,71
(c) Other Metal Products	30	12	9	-	-	-	384	30,78	26,10
12. Engineering	45	20	15	7	2,83	1,79	399	51,22	45,05
(a) Heavy Engineering	-	-	-	1	1,20	67	37	5,22	4,16
(b) Light Engineering	17	7	5	1	50	24	140	18,92	18,17
(c) Electrical Machinery & Goods	28	13	10	-	-	-	168	13,04	10,77
(d) Electronic Machinery & Goods	-	-	-	5	1,13	89	54	14,05	11,95
13. Vehicles, Vehicle Parts & Transport Equipments	12	27	14	-	-	-	164	19,37	15,94
14. Other Industries	4,076	4,70	3,82	20	7	5	26,208	108,02	90,60
15. Electricity, Gas & Water	-	-	-	-	-	-	19	181,95	87,94
(a) Electricity Generation & Transmission	-	-	-	-	-	-	9	181,25	87,41
(b) Non-Conventional Energy	-	-	-	-	-	-	4	38	32
(c) Gas, Steam & Water Supply	-	-	-	-	-	-	6	32	22

16. Construction	20	15	13	-	-	-	530	12,51	11,38
III. TRANSPORT OPERATORS	4,224	33,39	23,40	63	72	47	17,377	248,89	158,06
IV. PROFESSIONAL AND OTHER SERVICES	1,176	2,58	2,03	3	4	1	10,174	56,44	42,74
V. PERSONAL LOANS	18,058	35,48	30,72	180	1,30	72	1,15,909	437,29	360,17
1. Loans for Purchase of Consumer Durables	1,477	2,75	2,20	27	7	6	10,771	34,28	26,28
2. Loans for Housing	1,771	5,02	4,83	5	2	2	18,314	162,92	137,00
3. Rest of the Personal Loans	14,810	27,71	23,69	148	1,21	64	86,824	240,10	196,89
VI. TRADE	7,863	22,22	18,26	177	2,34	2,16	52,589	313,59	247,87
1. Wholesale Trade	273	85	61	-	-	-	1,648	38,87	31,89
2. Retail Trade	7,590	21,38	17,65	177	2,34	2,16	50,941	274,73	215,98
VII. FINANCE	1	4	4	1	50	-	161	20,80	14,44
VIII. ALL OTHERS	4,339	5,88	4,95	12	1,04	5	28,817	162,27	119,32
TOTAL BANK CREDIT	55,212	124,40	98,58	475	12,45	6,62	3,54,661	2160,41	1666,11
OF WHICH: 1. Artisans & Village Industries	3,374	3,15	2,54	-	-	-	15,463	28,72	22,30
2. Other Small Scale Industries	641	1,41	1,13	18	4	4	10,843	185,65	162,93