

State : Himachal Pradesh

Table No. 5.7 – State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March 2000

NORTHERN REGION			(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	90,648	199,08	154,12	9,383	39,76	27,17
1. Direct Finance	89,480	192,77	148,92	9,191	30,37	22,69
2. Indirect Finance	1,168	6,31	5,20	192	9,39	4,47
II. INDUSTRY	22,332	383,14	349,65	7,271	299,16	192,57
1. Mining & Quarrying	52	3,83	3,40	24	1,88	2,39
2. Food Manufacturing & Processing	249	36,59	29,14	85	17,23	14,80
(a) Rice Mills, Flour & Dal Mills	117	13,05	10,54	27	1,99	1,79
(b) Sugar	4	12	12	-	-	-
(c) Edible Oils & Vanaspati	45	7,34	6,42	7	3,12	1,77
(d) Tea Processing	-	-	-	2	11	10
(e) Processing of Fruits & Vegetables	10	8,56	6,11	5	34	27
(f) Others	73	7,52	5,95	44	11,66	10,88
3. Beverage & Tobacco	12	6,97	7,64	11	79	96
4. Textiles	212	36,87	35,97	157	28,78	25,90
(a) Cotton Textiles	45	10,10	9,28	41	7,15	3,81
(b) Jute Textiles	1	10	11	5	16	12
(c) Handloom Textiles & Khadi	51	92	88	62	7,16	6,83
(d) Other Textiles	115	25,76	25,69	49	14,31	15,14
5. Paper, Paper Products & Printing	130	6,96	6,88	86	4,54	5,39
6. Leather & Leather Products	134	1,09	67	21	14	19
7. Rubber & Rubber Products	77	4,60	5,24	42	98	87
8. Chemicals & Chemical Products	279	52,12	45,10	90	12,91	9,30
(a) Heavy Industrial Chemicals	13	10,30	7,50	5	80	16
(b) Fertilisers	6	90	1,74	-	-	-
(c) Drugs & Pharmaceuticals	55	16,04	12,97	32	2,44	2,11
(d) Non-Edible Oils	4	25	25	6	29	21
(e) Other Chemicals & Chemical Products	201	24,64	22,64	47	9,39	6,81
9. Petroleum, Coal Products & Nuclear Fuels	4	34	32	2	33	36
10. Manufacture of Cement & Cement Products	59	3,39	2,24	34	2,23	2,12
11. Basic Metals & Metal Products	432	73,43	81,71	91	13,24	10,76
(a) Iron & Steel	102	48,32	59,98	16	3,02	2,68
(b) Non-Ferrous Metals	21	4,55	3,71	-	-	-
(c) Other Metal Products	309	20,56	18,03	75	10,22	8,08
12. Engineering	260	41,86	39,19	139	9,36	5,85
(a) Heavy Engineering	20	2,37	2,00	17	2,85	2,16
(b) Light Engineering	98	15,13	16,59	42	3,79	1,57
(c) Electrical Machinery & Goods	107	11,98	9,99	61	1,06	78
(d) Electronic Machinery & Goods	35	12,38	10,61	19	1,67	1,34
13. Vehicles, Vehicle Parts & Transport Equipments	114	6,53	6,39	50	12,84	9,55
14. Other Industries	20,119	84,26	69,19	6,089	23,76	21,41
15. Electricity, Gas & Water	9	15,50	8,14	10	166,45	79,80
(a) Electricity Generation & Transmission	1	15,00	7,75	8	166,25	79,66
(b) Non-Conventional Energy	3	23	22	1	15	10
(c) Gas, Steam & Water Supply	5	27	17	1	5	5
16. Construction	190	8,80	8,45	340	3,71	2,92
III. TRANSPORT OPERATORS	13,878	164,87	103,19	3,499	84,01	54,87
IV. PROFESSIONAL AND OTHER SERVICES	7,630	30,52	23,29	2,544	25,91	19,45
V. PERSONAL LOANS	84,401	269,83	217,66	31,508	167,46	142,51
1. Loans for Purchase of Consumer Durables	7,382	22,95	17,62	3,389	11,33	8,66
2. Loans for Housing	12,180	80,01	63,17	6,134	82,91	73,83
3. Rest of the Personal Loans	64,839	166,87	136,88	21,985	73,23	60,01
VI. TRADE	40,480	193,06	151,40	12,109	120,54	96,47
1. Wholesale Trade	1,105	20,22	15,97	543	18,65	15,93
2. Retail Trade	39,375	172,84	135,43	11,566	101,89	80,54
VII. FINANCE	129	55	44	32	20,24	14,00
VIII. ALL OTHERS	20,306	71,76	64,08	8,511	90,51	55,23

TOTAL BANK CREDIT	2,79,804	1312,81	1063,83	74,857	847,60	602,27
OF WHICH: 1. Artisans & Village Industries	12,821	23,16	17,58	2,642	5,56	4,72
2. Other Small Scale Industries	7,619	135,08	117,03	3,224	50,57	45,90

Note : There are no Urban and Metropolitan Centres in Himachal Pradesh.