

State : Himachal Pradesh

Table No. 5.9 – District-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2000

		(Amount in Rupees Thousand)					
NORTHERN REGION		STATE : HIMACHAL PRADESH					
OCCUPATION		BILASPUR		CHAMBA		HAMIRPUR	
		No. of	Amount	No. of	Amount	No. of	Amount
		Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
		1	2	3	4	5	6
I. AGRICULTURE		6,324	9,39,64	4,334	4,56,24	7,200	12,62,18
1. Direct Finance		6,219	9,09,88	4,093	3,90,35	7,174	12,53,91
2. Indirect Finance		105	29,76	241	65,89	26	8,27
II. INDUSTRY		1,322	3,20,92	1,792	3,14,74	1,880	5,28,88
1. Mining & Quarrying		—	—	1	6,54	1	3,60
2. Manufacturing & Processing		1,190	3,10,98	1,791	3,08,20	1,714	4,76,92
3. Electricity, Gas & Water		—	—	—	—	—	—
4. Construction		132	9,94	—	—	165	48,36
III. TRANSPORT OPERATORS		917	7,92,27	2,072	9,25,45	1,629	12,60,69
IV. PROFESSIONAL AND OTHER SERVICES		330	86,76	483	2,05,62	595	1,15,44
V. PERSONAL LOANS		3,906	9,99,07	6,661	13,56,63	5,013	15,45,62
1. Loans for Purchase of Consumer Durables		325	85,57	572	1,39,75	249	66,60
2. Loans for Housing		569	2,85,06	635	3,04,86	1,054	6,28,50
3. Rest of the Personal Loans		3,012	6,28,44	5,454	9,12,02	3,710	8,50,52
VI. TRADE		2,979	13,72,90	4,115	11,44,58	3,979	16,07,00
1. Wholesale Trade		47	73,75	43	75,53	25	91,98
2. Retail Trade		2,932	12,99,15	4,072	10,69,05	3,954	15,15,02
VII. FINANCE		—	—	1	50,35	12	2,00
VIII. ALL OTHERS		1,028	3,40,10	1,927	4,49,74	1,758	5,00,78
TOTAL BANK CREDIT		16,806	48,51,66	21,385	49,03,35	22,066	68,22,59T
OF WHICH: 1. Artisans & Village Industries		753	1,29,44	1,287	1,56,00	1,037	1,98,30
2. Other Small Scale Industries		393	1,61,29	415	82,86	624	2,36,13

NORTHERN REGION		STATE : HIMACHAL PRADESH							
OCCUPATION		KANGRA		KINNAUR		KULU		LAHUL & SPITI	
		No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
		Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
		7	8	9	10	11	12	13	14
I. AGRICULTURE		19,971	29,07,33	2,013	2,68,31	8,965	18,21,80	737	1,13,31
1. Direct Finance		19,656	28,51,12	1,965	2,66,37	8,827	17,88,97	737	1,13,31
2. Indirect Finance		315	56,21	48	1,94	138	32,83	—	—
II. INDUSTRY		4,824	70,75,49	402	7,53,37	2,824	16,97,35	304	24,13
1. Mining & Quarrying		24	1,81,75	—	—	4	8,08	—	—
2. Manufacturing & Processing		4,740	68,14,88	401	52,34	2,804	8,96,44	304	24,13
3. Electricity, Gas & Water		5	27,26	—	—	2	7,76,88	—	—
4. Construction		55	51,60	1	7,01,03	14	15,95	—	—
III. TRANSPORT OPERATORS		3,426	27,38,77	247	1,61,08	1,798	14,75,90	73	38,46
IV. PROFESSIONAL AND OTHER SERVICES		1,843	6,35,99	393	49,69	853	4,11,78	44	19,26
V. PERSONAL LOANS		27,195	76,83,67	1,401	3,65,35	8,052	24,75,84	440	98,72
1. Loans for Purchase of Consumer Durables		2,326	6,87,59	38	7,20	728	1,93,57	42	5,92
2. Loans for Housing		3,915	24,63,93	267	1,32,37	1,524	8,57,51	26	15,26
3. Rest of the Personal Loans		20,954	45,32,15	1,096	2,25,78	5,800	14,24,76	372	77,54
VI. TRADE		9,951	44,68,39	536	2,26,88	4,241	20,38,99	426	1,56,37
1. Wholesale Trade		373	8,12,59	8	8,02	131	1,50,97	—	—
2. Retail Trade		9,578	36,55,80	528	2,18,86	4,110	18,88,02	426	1,56,37
VII. FINANCE		60	15,38	—	—	13	2,07	—	—
VIII. ALL OTHERS		4,600	15,72,78	262	73,58	1,279	3,50,93	56	16,17
TOTAL BANK CREDIT		71,870	270,97,80	5,254	18,98,26	28,025	102,74,66	2,080	4,66,42
OF WHICH: 1. Artisans & Village Industries		2,277	3,01,73	368	39,88	1,825	2,65,91	166	9,76
2. Other Small Scale Industries		2,166	18,47,43	18	3,04	832	3,36,90	137	14,37

STATE : HIMACHAL PRADESH

OCCUPATION	MANDI		SIMLA		SIRMAUR		SOLAN		UNA	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	No. of	
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	s
	15	16	17	18	19	20	21	22	23	
I. AGRICULTURE	14,392	18,25,15	14,116	35,75,54	6,248	8,74,75	7,982	22,90,60	7,749	1
1. Direct Finance	14,115	16,05,46	14,057	35,06,11	6,188	8,48,93	7,915	20,40,93	7,725	1
2. Indirect Finance	277	2,19,69	59	69,43	60	25,82	67	2,49,67	24	
II. INDUSTRY	5,463	15,26,18	2,373	118,06,98	1,423	50,38,59	3,965	226,06,93	3,031	2
1. Mining & Quarrying	6	22,50	11	1,31,73	12	1,12,54	17	1,11,67	—	
2. Manufacturing & Processing	5,385	14,30,28	2,298	35,07,61	1,396	49,21,04	3,940	224,72,65	3,015	2
3. Electricity, Gas & Water	—	—	9	79,70,39	—	—	3	19,87	—	
4. Construction	72	73,40	55	1,97,25	15	5,01	5	2,74	16	
III. TRANSPORT OPERATORS	2,958	22,45,25	2,110	39,56,30	339	3,41,58	1,102	13,56,82	706	
IV. PROFESSIONAL AND OTHER SERVICES	866	3,13,36	1,866	13,22,22	1,146	3,01,80	1,158	5,75,02	597	
V. PERSONAL LOANS	17,707	41,16,32	21,253	96,34,57	6,521	18,70,89	10,454	36,66,76	7,306	2
1. Loans for Purchase of Consumer Durables	1,684	3,88,05	2,341	5,19,57	480	96,03	1,494	3,23,47	492	
2. Loans for Housing	2,350	11,15,20	3,306	49,47,47	1,398	8,11,59	2,062	15,43,46	1,208	
3. Rest of the Personal Loans	13,673	26,13,07	15,606	41,67,53	4,643	9,63,27	6,898	17,99,83	5,606	1
VI. TRADE	8,621	34,34,15	7,210	46,61,20	3,249	15,14,64	4,096	25,30,45	3,186	1
1. Wholesale Trade	405	5,23,58	229	4,94,22	116	2,08,03	142	5,10,34	129	
2. Retail Trade	8,216	29,10,57	6,981	41,66,98	3,133	13,06,61	3,954	20,20,11	3,057	1
VII. FINANCE	40	10,97	24	11,85,71	5	41,31	2	1,09,00	4	
VIII. ALL OTHERS	3,932	8,81,47	6,053	42,04,93	1,606	6,75,03	4,727	23,44,37	1,589	
TOTAL BANK CREDIT	53,979	143,52,85	55,005	403,47,45	20,537	106,58,59	33,486	354,79,95	24,168	9
OF WHICH: 1. Artisans & Village Industries	3,450	3,75,58	1,246	2,13,34	526	73,44	1,507	2,95,35	1,021	
2. Other Small Scale Industries	1,651	6,87,92	800	6,89,81	571	34,01,09	1,763	71,87,74	1,473	1