

# **APPENDIX**

**HOUSING SECTOR FINANCE IN THE STATE OF  
HIMACHAL PRADESH**  
**(Questionnaire for customers)**

1. Name: (Optional) .....
2. Gender    Male                   Female
3. Age (please tick)  
  
 Below 35 years  
  
 35-45 years  
  
 45-55 years  
  
 above 55 years
4. Educational Qualification (Please tick)  
  
 Matriculate/Below     Graduate     Post Graduate  
  
 Profession                   Any other
5. Occupation (Please tick)  
  
 Businessman                   Employee  
  
 Professional                   Agriculturist  
  
 Any other (Please specify) .....
6. Gross Family Income (Per annum)  
  
 Below 2 Lakhs                   Rs. 2 Lakhs to 3 Lakhs  
  
 Rs.3 lakhs to 5 Lakhs                   Above Rs. 5 Lakhs

7. Type of the Institution from which loan has been taken?  
(please tick)

- Commercial Banks                       Regional Rural Banks  
 Cooperative Banks                       Housefed  
 Others

8. Why have you taken loan? (please tick)

- Plot purchase                       House/Flat Purchase  
 House Construction    House Improvement & Repair  
 Any other.....

9. Total amount of loan you have taken Rs.....

10. What is the time period of the loan taken .....

11. What is the repayment scheduled? (please tick)

- EMI                       Flexible Installment

12. Rate of interest paid by you is? (please tick)

- Fixed                       Flexible

13. Did the institution extend the facility of collecting EMI?  
(Please tick)

- Yes                       No

14. Do you think that rate of interest is? (please tick)

- Very High                       High                       Neither high nor low  
 Low                       Very low

15. Are you fully aware about the rate of interest?  
(please tick)

Yes                       No

16. How much cost you have paid in availing the loan?  
(please tick)

Processing fee Rs. ....

Administrative fee Rs. ....

Any other fee Rs.....

17. What is yours opinion about this cost? (please tick)

Very High       High       Neither high nor low

Low                       Very low

18. How much time did the institution taken in the processing  
sanctioning and disbursing the loan? (please tick)

Processing/sanction/dispersing

Less than 7 days

7 days – 14 days

More 28 days

19. Are you fully aware of the name of the scheme under  
which loan has been taken? (Please tick)

Yes       No

20. What was the media by which you come to know about the institution? (Please tick)

Magazine/Newspaper/Hoarding

Builder/Developer

Friends/Relatives

Existing Business Relations

Direct Selling Agent

Any other (Please specify) .....

21. What is yours opinion about the amount of loan sanctioned? (Please tick)

Adequate to your requirements

Inadequate to your requirements

22. Why have you taken the loan from this institution? (Please tick)

Charge lower rate of interest

Provided higher rate of loan

Least formalities

Extended flexible tenure to repayment

Provide additional benefits/services

Any other (Please Specify) .....



27. Have you got your loan refinanced from another institution? (Please tick)

Yes       No                       planning to refinance

28. What is yours opinion about stamp duty?

High                       Very High

Low                       Very Low

29. Would you like to give suggestions to this institution? If yes specify

.....  
.....

**Thanks**

**Bank-wise Progress of Housing Finance in the state of  
Himachal Pradesh as of March 1997-98**

(Rs. in lakhs)

<b>Bank</b>	<b>Loan Disbursed</b>	<b>Growth in Amount</b>	<b>% Growth</b>	<b>Average Loan</b>
AB	-	-	-	-
BOB	24.00	-	-	2.00
BOI	75.00	-	-	3.40
CB	-	-	-	-
CBI	15.00	-	-	1.07
IB	-	-	-	-
IOB	9.00	-	-	3.00
JKB	-	-	-	-
OBC	25.00	-	-	1.04
PSB	20.00	-	-	5.00
PNB	180.00	-	-	1.80
SBI	140.00	-	-	1.75
SBOP	200.00	-	-	1.63
SYB	5.00	-	-	1.66
UB	15.00	-	-	1.00
UtBI	-	-	-	-
VB	-	-	-	-
UCO	50.00	-	-	1.78
Corp. B.	9.00	-	-	1.80
<b>Total A</b>	<b>767.00</b>	-	-	<b>1.77</b>
HGB	3.00	-	-	0.75
PGB	6.00	-	-	1.05
<b>Total B</b>	<b>9.00</b>	-	-	<b>0.90</b>
HPSC	-	-	-	-
KCCB	43.00	-	-	2.68
JCCB	-	-	-	-
LDB	-	-	-	-
<b>Total C</b>	<b>43.00</b>	-	-	<b>1.47</b>
<b>Grand Total</b>	<b>819.00</b>	-	-	<b>1.78</b>

Source : Data Compiled & Calculated from Annual Reports of Institutions and Agenda Papers of SLBC, UCO Bank, Himachal Pradesh, for the period 1997-98.



**Branch wise Progress of Housing Finance in the state of  
Himachal Pradesh as of March 1998-99**

(Rs. in lakhs)

Bank	Loan Disbursed	Growth in Amount	% Growth	Average Loan
AB	-	-	-	-
BOB	30.00	6.00	25	1.36
BOI	0.55	-74.45	-99.26	0.55
CB	-	-	-	-
CBI	17.00	2.00	13	3.40
IB	-	-	-	-
IOB	11.00	2.00	22	5.5
JKB	-	-	-	-
OBC	28.00	3.00	12	1.21
PSB	23.00	3.00	15	1.15
PNB	251.00	71.00	39	1.39
SBI	153.00	13.00	9	1.70
SBOP	288.00	88.00	44	2.72
SYB	7.00	2.00	40	3.50
UB	23.00	8.00	53	1.15
UtBI	-	-	-	-
VB	-	-	-	-
UCO	63.00	13.00	26	1.65
Corp. B.	12.00	3.00	33.33	2.00
<b>Total A</b>	<b>906.55</b>	<b>139.55</b>	<b>18</b>	<b>1.71</b>
HGB	5.00	2.00	67	1.00
PGB	7.00	1.00	16	1.40
<b>Total B</b>	<b>12.00</b>	<b>3.00</b>	<b>33</b>	<b>1.20</b>
HPSC	-	-	-	-
KCCB	50.00	7.00	16	3.12
JCCB	-	-	-	-
LDB	-	-	-	-
<b>Total C</b>	<b>50.00</b>	<b>7.00</b>	<b>16</b>	<b>3.13</b>
<b>Grand Total</b>	<b>968.55</b>	<b>149.55</b>	<b>18</b>	<b>1.74</b>

Source : Data Compiled & Calculated from Annual Reports of Institutions and Agenda Papers of SLBC, UCO Bank, Himachal Pradesh, for the period 1998-99

**Bank-wise Progress of Housing Finance in the state of  
Himachal Pradesh as of 1999-2000**

(Rs. In lakhs)

Bank	Loan Disbursed	Growth in Amount	% Growth	Average Loan
AB	-	-	-	-
BOB	-	-30	-100	-
BOI	0.60	0.05	9.09	0.60
CB	-	-	-	-
CBI	18.00	1.00	5.00	1.12
IB	-	-	-	-
IOB	13.00	2.00	18.00	1.45
JKB	-	-	-	-
OBC	30.00	2.00	7.00	1.20
PSB	26.00	3.00	13.00	1.18
PNB	262.00	11.00	4.3	1.63
SBI	182.00	29.00	18.95	1.83
SBOP	376.00	88.00	30.95	1.86
SYB	11.00	4.00	57.00	5.50
UB	25.00	2.00	8.00	1.13
UtBI	-	-	-	-
VB	-	-	-	-
UCO	72.00	9.00	14.28	1.60
Corp. B.	16.00	4.00	33.00	1.33
<b>Total A</b>	<b>1031.60</b>	<b>125.05</b>	<b>13.79</b>	<b>1.65</b>
HGB	8.00	3.00	60.00	1.33
PGB	12.00	5.00	71.00	1.50
<b>Total B</b>	<b>20.00</b>	<b>8.00</b>	<b>66.00</b>	<b>1.43</b>
HPSC	-	-	-	-
KCCB	62.00	12.00	24.00	3.45
JCCB	-	-	-	-
LDB	-	-	-	-
<b>Total C</b>	<b>62.00</b>	<b>12.00</b>	<b>24.00</b>	<b>3.44</b>
<b>Grand Total</b>	<b>1113.6</b>	<b>145.05</b>	<b>14.98</b>	<b>1.68</b>

Source : Data Compiled & Calculated from Annual Reports of Institutions and Agenda Papers of SLBC, UCO Bank, Himachal Pradesh, for the period 1999-2000.

**Bank-wise Progress of Housing Finance in the state of  
Himachal Pradesh as of March 2000-01**

(Rs. in lakhs)

Bank	Loan Disbursed	Growth in Amount	% Growth	Average Loan
AB	-	-	-	-
BOB	-	-	-	-
BOI	0.50	-1.10	17.00	0.25
CB	-	-	-	-
CBI	20.00	2.00	11.00	4.00
IB	-	-	-	-
IOB	14.90	1.90	14.00	1.06
JKB	-	-	-	-
OBC	36.00	6.00	20.00	1.63
PSB	30.19	4.19	16.00	0.91
PNB	281.00	19.00	7.00	1.99
SBI	196.00	14.00	8.00	1.56
SBOP	400.62	24.62	6.00	1.16
SYB	12.55	1.55	14.00	2.51
UB	28.35	3.35	13.00	0.97
UtBI	-	-	-	-
VB	-	-	-	-
UCO	76.94	4.94	6.00	1.97
Corp. B.	20.95	4.95	31.00	2.32
<b>Total A</b>	<b>1118.00</b>	<b>86.40</b>	<b>8.00</b>	<b>1.46</b>
HGB	10.75	2.75	34.00	1.79
PGB	11.80	-0.20	-1.66	1.18
<b>Total B</b>	<b>22.55</b>	<b>2.55</b>	<b>13.00</b>	<b>1.41</b>
HPSC	-	-	-	-
KCCB	63.62	1.62	2.00	2.19
JCCB	-	-	-	-
LDB	-	-	-	-
<b>Total C</b>	<b>63.62</b>	<b>1.62</b>	<b>2.00</b>	<b>2.19</b>
<b>Grand Total</b>	<b>1204.17</b>	<b>90.57</b>	<b>8.00</b>	<b>1.48</b>

Source : Data Compiled & Calculated from Annual Reports of Institutions and Agenda Papers of SLBC, UCO Bank, Himachal Pradesh, for the period 2000-01.

**Bank-wise Progress of Housing Finance in the state of  
Himachal Pradesh as of March 2001-02**

(Rs. in lakhs)

Bank	Loan Disbursed	Growth in Amount	% Growth	Average Loan
AB	-	-	-	-
BOB	38.40	38.40	100	2.40
BOI	-	-.50	-100	-
CB	3.30	3.30	100	1.65
CBI	220.00	200.00	1000	1.74
IB	10.57	10.57	100	2.64
IOB	50.79	35.89	250	1.81
JKB	8.11	8.11	100	2.70
OBC	93.79	57.79	161	1.83
PSB	23.00	-7.19	-24	1.91
PNB	560.00	279.00	99	1.92
SBI	1113.00	917.00	467	1.67
SBOP	861.00	460.38	114	2.20
SYB	-	-12.55	-100	0
UB	15.60	-12.75	-45	0.91
UtBI	-	-	-	-
VB	-	-	-	-
UCO	173.57	96.63	126	2.07
Corp. B.	23.38	2.43	12	2.33
<b>Total A</b>	<b>3194.51</b>	<b>2076.51</b>	<b>185</b>	<b>1.87</b>
HGB	8.00	-2.75	-26	2.00
PGB	56.82	45.02	381	1.95
<b>Total B</b>	<b>64.82</b>	<b>42.27</b>	<b>187</b>	<b>1.96</b>
HPSC	160.83	160.83	100	1.76
KCCB	555.91	492.29	774	1.56
JCCB	-	-	-	-
LDB	-	-	-	-
<b>Total C</b>	<b>716.74</b>	<b>653.12</b>	<b>1026</b>	<b>1.60</b>
<b>Grand Total</b>	<b>3976.07</b>	<b>2771.90</b>	<b>230</b>	<b>1.81</b>

Source : Data Compiled & Calculated from Annual Reports of Institutions and Agenda Papers of SLBC, UCO Bank, Himachal Pradesh, for the period 2001-02.

**Bank-wise Progress of Housing Finance in the state of  
Himachal Pradesh as of March 2002-03**

(Rs. in lakhs)

Bank	Loan Disbursed	Growth in Amount	% Growth	Average Loan
AB	-	-	-	-
BOB	-	-38.40	-100.00	0
BOI	46.00	46.00	100.00	1.76
CB	90.00	86.70	2627.00	4.09
CBI	80.00	-140.00	-64.00	3.20
IB	-	-10.57	-100.00	0
IOB	91.05	40.26	79.00	2.11
JKB	8.50	0.39	4.80	4.25
OBC	294.00	200.21	213.00	4.59
PSB	157.00	134.00	583.00	7.47
PNB	1360.00	800.00	143.00	2.70
SBI	1963.00	850.00	76.00	2.38
SBOP	1453.00	592.00	69.00	2.06
SYB	12.50	12.50	100.00	2.50
UB	1.62	-13.98	-89.61	0.81
UtBI	-	-	-	-
VB	-	-	-	-
UCO	106.00	-67.57	39.00	2.07
Corp. B.	37.80	14.42	62.00	2.90
<b>Total A</b>	<b>57000.47</b>	<b>2505.96</b>	<b>78</b>	<b>2.47</b>
HGB	107.00	99.00	1238.00	0.55
PGB	21.15	-35.67	63.00	1.32
<b>Total B</b>	<b>128.15</b>	<b>63.33</b>	<b>97.70</b>	<b>0.62</b>
HPSC	1212.04	1051.21	653.00	1.87
KCCB	-	-555.91	-100.00	-
JCCB	-	-	-	-
LDB	-	-	-	-
<b>Total C</b>	<b>1212.04</b>	<b>495.30</b>	<b>69</b>	<b>1.87</b>
<b>Grand Total</b>	<b>7041.31</b>	<b>3065.24</b>	<b>77</b>	<b>2.22</b>

Source : Data Compiled & Calculated from Annual Reports of Institutions and Agenda Papers of SLBC, UCO Bank, Himachal Pradesh, for the period 2002-03.

**Bank-wise Progress of Housing Finance in the state of  
Himachal Pradesh as of March 2003-04**

(Rs. in lakhs)

<b>Bank</b>	<b>Loan Disbursed</b>	<b>Growth in Amount</b>	<b>% Growth</b>	<b>Average Loan</b>
AB	-	-	-	-
BOB	22.14	22.14	100.00	3.12
BOI	156.00	110.00	239.00	3.62
CB	3.06	-86.94	-97.00	0.76
CBI	30.99	-49.01	-61.00	1.14
IB	20.00	20.00	100.00	5.00
IOB	33.47	-57.58	-63.00	2.78
JKB	9.20	0.70	8.00	3.06
OBC	113.01	-180.99	-62.00	3.07
PSB	7.39	-149.61	-95.00	1.84
PNB	70.00	-1290.00	-95.00	3.18
SBI	12.00	-1951.00	-99.00	12.00
SBOP	1608.00	-155.00	-10.66	3.37
SYB	2308.00	2295.50	18364.00	1.63
UB	1044.20	1042.58	64357.00	1.58
UIBI	7.81	7.81	100.00	2.60
VB	0.80	0.80	100.00	1.00
UCO	240.67	134.67	127.00	0.72
Corp. B.	33.47	-4.33	-11.45	2.78
<b>Total A</b>	<b>5720.21</b>	<b>19.09</b>	<b>0.33</b>	<b>1.85</b>
HGB	161.00	54.00	50.00	1.06
PGB	95.91	74.76	353.47	2.99
<b>Total B</b>	<b>256.91</b>	<b>128.76</b>	<b>100.48</b>	<b>1.39</b>
HPSC	435.77	776.27	64.00	1.77
KCCB	547.44	547.44	100.00	3.64
JCCB	-	-	-	-
LDB	-	-	-	-
<b>Total C</b>	<b>983.21</b>	<b>228.83</b>	<b>18.88</b>	<b>2.48</b>
<b>Grand Total</b>	<b>6960.33</b>	<b>80.98</b>	<b>1.15</b>	<b>1.90</b>

Source : Data Compiled & Calculated from Annual Reports of Institutions and Agenda Papers of SLBC, UCO Bank, Himachal Pradesh, for the period 2003-04.

**Bank-wise Progress of Housing Finance state of Himachal Pradesh as of March 2004-05**

(Rs. in lakhs)

Bank	Loan Disbursed	Growth in Amount	% Growth	Average Loan
AB	-	-	-	-
BOB	24.15	2.01	9.08	0.86
BOI	259.00	103.00	66.03	4.98
CB	-	-3.06	-100.00	0
CBI	341.43	-310.44	-10.00	1.78
IB	-	-20.00	-100.00	0
IOB	77.75	44.28	132.30	2.99
JKB	-	-9.20	-100.00	0
OBC	294.00	180.99	160.15	2.69
PSB	-	-7.39	-100.00	0
PNB	7173.00	7103.00	10147.00	3.49
SBI	6080.00	6068.00	55666.67	3.41
SBOP	3905.53	2297.53	142.88	1.70
SYB	23.60	-2284.40	-98.98	4.72
UB	148.50	-895.70	-85.78	1.40
UtBI	-	-7.81	-100.00	0
VB	7.50	6.70	837.50	2.50
UCO	1155.80	915.13	380.24	2.76
Corp. B.	173.74	140.27	419.09	3.10
<b>Total A</b>	<b>19664.00</b>	<b>13943.79</b>	<b>243.76</b>	<b>2.77</b>
HGB	363.00	202.00	125.47	1.13
PGB	352.00	256.09	267.00	1.86
<b>Total B</b>	<b>715.00</b>	<b>458.09</b>	<b>178.31</b>	<b>1.40</b>
HPSC	8362.98	7927.21	1819.00	2.40
KCCB	-	-547.44	-100.00	0
JCCB	-	-	-	-
LDB	-	-	-	-
<b>Total C</b>	<b>8362.98</b>	<b>7379.77</b>	<b>750.58</b>	<b>2.41</b>
<b>Grand Total</b>	<b>28741.98</b>	<b>21781.65</b>	<b>312.94</b>	<b>26.61</b>

**Source :** Data Compiled & Calculated from Annual Reports of Institutions and Agenda Papers of SLBC, UCO Bank, Himachal Pradesh, for the period 2004-05.

**Bank-wise Progress of Housing Finance in the state of  
Himachal Pradesh as of March 2005-06**

(Rs. in lakhs)

<b>Bank</b>	<b>Loan Disbursed</b>	<b>Growth in Amount</b>	<b>% Growth</b>	<b>Average Loan</b>
AB	290.00	290.00	100.00	5.80
BOB	54.00	29.85	123.60	3.00
BOI	857.00	598.00	230.89	3.41
CB	621.00	621.00	100.00	2.62
CBI	142.00	-199.43	-58.41	4.43
IB	5.00	5.00	100.00	2.50
IOB	113.00	35.25	45.34	3.05
JKB	-	-	-	2.69
OBC	1050.00	756.00	257.14	2.57
PSB	54.00	54.00	100.00	4.09
PNB	2427.00	-4746.00	-66.16	7.49
SBI	20279.00	14199.00	233.53	1.57
SBOP	12485.00	8579.47	219.67	3.00
SYB	9.00	-14.60	-61.86	2.48
UB	489.00	340.50	229.29	2.78
UIBI	-	-	-	-
VB	-	-7.50	-100.00	-
UCO	2290.00	1134.20	98.11	2.48
Corp. B.	220.00	46.26	26.63	2.93
<b>Total A</b>	<b>41385.00</b>	<b>21721.00</b>	<b>110.46</b>	<b>3.07</b>
HGB	1685.00	1322.00	364.18	1.56
PGB	640.00	288.00	81.82	1.92
<b>Total B</b>	<b>2325.00</b>	<b>1610.00</b>	<b>225</b>	<b>1.64</b>
HPSC	12185.00	3822.02	45.70	4.19
KCCB	4082.00	4082.00	100.00	3.40
JCCB	-	-	-	-
LDB	-	-	-	-
<b>Total C</b>	<b>16267.00</b>	<b>7904.02</b>	<b>94.51</b>	<b>2.99</b>
<b>Grand Total</b>	<b>59977.00</b>	<b>31235.02</b>	<b>108.67</b>	<b>3.10</b>

Source : Data Compiled & Calculated from Annual Reports of Institutions and Agenda Papers of SLBC, UCO Bank, Himachal Pradesh, for the period 2005-06.



**Bank-wise Progress of Housing Finance in the state of  
Himachal Pradesh as of March 2006-07**

(Rs. in lakhs)

Bank	Loan Disbursed	Growth in Amount	% Growth	Average Loan
AB	347.00	57.00	19.66	3.85
BOB	330.00	276.00	511	2.79
BOI	1342.00	485.00	56.59	3.46
CB	837.00	216.00	34.78	2.96
CBI	1545.00	1403.00	988.03	2.35
IB	88.00	83.00	1660	2.31
IOB	591.00	478.00	423	3.06
JKB	-	-	-	-
OBC	189.00	-861	-82	5.10
PSB	745.00	691.00	1279.63	1.46
PNB	4278.00	1851.00	76.27	2.11
SBI	31818.00	11539.00	56.90	9.09
SBOP	8824.00	-3661.00	-29.32	2.28
SYB	131.00	122.00	1356	3.27
UB	1252.00	763.00	156.03	1.85
UtBI	-	-	-	-
VB	-	-	-	-
UCO	2243.00	-47.00	-2.05	2.64
Corp. B.	273.00	53.00	24.09	2.13
<b>Total A</b>	<b>54833.00</b>	<b>13448</b>	<b>32.49</b>	<b>4.09</b>
HGB	2312.00	627.00	37.21	1.80
PGB	994.00	354.00	55.31	2.15
<b>Total B</b>	<b>3306.00</b>	<b>981.00</b>	<b>42.19</b>	<b>1.89</b>
HPSC	17663.00	5478.00	45.06	3.45
KCCB	18038.00	13956.00	341.89	7.55
JCCB	-	-	-	-
LDB	-	-	-	-
<b>Total C</b>	<b>35701.00</b>	<b>19434.00</b>	<b>119.47</b>	<b>4.75</b>
<b>Grand Total</b>	<b>93840.00</b>	<b>33863.00</b>	<b>56.46</b>	<b>4.14</b>

Source : Data Compiled & Calculated from Annual Reports of Institutions and Agenda Papers of SLBC, UCO Bank, Himachal Pradesh, for the period 2006-07.

**Bank-wise Progress of Housing Finance in the state of  
Himachal Pradesh as of March 2007-08**

(Rs. in lakhs)

Bank	Loan Disbursed	Growth in Amount	% Growth	Average Loan
AB	-	-347	-100.00	-
BOB	730.00	400.00	121.00	2.88
BOI	1429.00	87.00	6.48	3.37
CB	964.00	127.00	15.17	3.22
CBI	1823.00	278.00	18.00	6.85
IB	101.00	13.00	14.77	2.06
IOB	660.00	69.00	11.68	3.97
JKB	25.00	25.00	100.00	2.50
OBC	1321.00	1132.00	598.94	3.77
PSB	1003.00	258.00	34.63	1.83
PNB	34051.00	29773.00	695.96	3.66
SBI	64556.00	32740.00	102.89	3.13
SBOP	9540.00	716.00	8.11	2.33
SYB	289.00	158.00	120.61	4.18
UB	716.00	-536.00	-42.81	2.93
UtBI	-	-	-	-
VB	111.00	111.00	100.00	3.58
UCO	3638.00	1395.00	62.19	3.40
Corp. B.	242.00	-31.00	-11.35	4.24
<b>Total A</b>	<b>121199.00</b>	<b>66366.00</b>	<b>121.00</b>	<b>3.20</b>
HGB	3569.00	1257.00	54.37	1.76
PGB	1274.00	280.00	28.17	2.30
<b>Total B</b>	<b>4843.00</b>	<b>1637.00</b>	<b>46.49</b>	<b>1.87</b>
HPSC	22845.00	5182.00	29.34	2.37
KCCB	21358.00	3320.00	18.41	6.40
JCCB	-	-	-	-
LDB	-	-	-	-
<b>Total C</b>	<b>44203.00</b>	<b>8502.00</b>	<b>23.81</b>	<b>3.38</b>
<b>Grand Total</b>	<b>170245.00</b>	<b>76405.00</b>	<b>81.42</b>	<b>3.18</b>

Source : Data Compiled & Calculated from Annual Reports of Institutions and Agenda Papers of SLBC, UCO Bank, Himachal Pradesh, for the period 2007-08.

**Bank-wise Progress of Housing Finance in the state of  
Himachal Pradesh as of March 2008-09**

(Rs. in lakhs)

Bank	Loan Disbursed	Growth in Amount	% Growth	Average Loan
AB	-	-	-100	-
BOB	601.00	-129	-17.67	2.87
BOI	1429.00	0		3.15
CB	1070.00	106.00	10.99	-
CBI	272.00	-1551.00	-85.00	1.51
IB	-	-101.00	-100.00	-
IOB	323.00	337.00	-51.06	6.33
JKB	478.00	453.00	1812.00	4.08
OBC	1432.00	111.00	8.40	3.18
PSB	641.00	362.00	36.09	4.58
PNB	8971.00	25080	-73.65	7.75
SBI	50781.00	13775.00	-21.33	6.58
SBOP	21114.00	11574.00	121.32	3.28
SYB	198.00	-91.00	-31.49	4.40
UB	945.00	229.00	31.89	3.26
UtBI	13.00	13.00	100.00	4.33
VB	184.00	73.00	65.76	4.09
UCO	1268.00	-2370.00	-65.15	3.42
Corp. B.	218.00	-24.00	-9.91	3.69
<b>Total A</b>	<b>89938</b>	<b>31261.00</b>	<b>25.79</b>	<b>4.98</b>
HGB	3447.00	-122.00	-3.42	1.79
PGB	1509.00	235.00	18.45	2.33
<b>Total B</b>	<b>4956.00</b>	<b>113.00</b>	<b>2.00</b>	<b>1.93</b>
HPSC	24485.00	1640.00	7.18	2.34
KCCB	24566.00	3208.00	15.02	5.17
JCCB	323.00	323.00	100.00	-
LDB	-	-	-	-
<b>Total C</b>	<b>49374.00</b>	<b>5171.00</b>	<b>11.69</b>	<b>3.24</b>
<b>Grand Total</b>	<b>144268.00</b>	<b>-25977</b>	<b>-15.25</b>	<b>3.92</b>

Source: Data Compiled & Calculated from Annual Reports of Institutions and Agenda Papers of SLBC, UCO Bank, Himachal Pradesh, for the period 2008-09.

**District-wise Housing Shortage in Himachal Pradesh-1981**

District	Total No of Household			Total Residential House			Shortage of Housing		
	Total	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban
Chamba	59883	54,869	5014	55958	51007	4951	3925	3862	63
Kangra	1,77,622	1,66,892	10,730	1,75,454	1,64,839	10,615	2168	2053	115
Hamirpur	58,151	54,397	3754	57821	54140	3681	330	257	73
Una	58394	53417	4977	57909	52997	4912	485	420	65
Bilaspur	42886	40255	2631	42161	39563	2598	725	692	33
Mandi	1,16,487	104697	11790	115359	103694	11665	1128	1003	125
Kullu	46495	41913	4582	46266	41741	4525	229	172	57
Lahul Spiti	6446	6446	-	6374	6374	-	72	72	-
Shimla	95609	75296	20313	93956	73906	20059	1644	1390	254
Solan	55761	47449	8312	55123	46853	8270	638	596	42
Sirmaur	53603	48013	5590	52884	47413	5471	719	600	119
Kinour	12457	12457	-	12299	12299	-	158	158	-
<b>Total</b>	<b>7,83,794</b>	<b>7,06,101</b>	<b>77693</b>	<b>7,71,573</b>	<b>6,94,826</b>	<b>76747</b>	<b>12221</b>	<b>11275</b>	<b>946</b>

Source: - Reports of Census, Directorate of Census operation, Himachal Pradesh, 1981

**District-wise Housing Shortage in Himachal Pradesh-1991**

District	Total No of Household			Total Residential House			Shortage of Housing		
	Total	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban
Chamba	73783	67025	6758	68735	62498	6237	5048	4527	521
Kangra	2,18,384	205535	12849	208242	196659	11583	10142	8876	1266
Hamirpur	69176	64208	4968	67996	62999	4997	1180	1209	-29
Una	70717	64206	6511	69692	63554	6138	1025	652	373
Bilaspur	52555	48737	3818	51428	47641	3787	1127	1096	31
Mandi	1,43,600	130462	13138	137965	124596	13369	5635	5866	-231
Kullu	57407	51894	5513	56164	50282	5882	1243	1612	-396
Lahul Spiti	6492	6492	-	7106	7106	-	-614	-614	-
Shimla	123521	89613	33908	121,928	86575	35353	1593	3038	-1445
Solan	71250	59386	11864	68111	56904	11207	3139	2482	657
Sirmaur	65694	57448	8246	63877	56090	7787	1817	1358	459
Kinour	16439	16439	-	15952	15952	-	487	487	-
<b>Total</b>	<b>9,69,018</b>	<b>8,61,445</b>	<b>1,07,573</b>	<b>937,196</b>	<b>8,30,566</b>	<b>1,06,340</b>	<b>31,822</b>	<b>30,589</b>	<b>1,233</b>

Source: - Reports of Census, Directorate of Census operation, Himachal Pradesh, 1991.

**District-wise Housing Shortage in Himachal Pradesh-2001**

District	Total No of Household			Total Residential House			Shortage of Housing		
	Total	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban
Chamba	87699	80574	7125	79453	72622	6831	8246	7952	249
Kangra	2,72,697	2,57,467	15,230	2,65,284	2,50,419	14,865	7413	7048	365
Hamirpur	87596	81097	6499	84739	78601	6138	2857	2496	361
Una	88869	80790	8079	86221	78488	7733	2648	2302	346
Bilaspur	67195	61648	5547	64988	59766	5222	2207	1882	325
Mandi	1,86,571	1,71,299	15,272	1,79,512	1,65,024	14,488	7059	6275	824
Kullu	78362	70565	7797	73302	65902	7400	5060	4663	397
Lahul Spiti	9155	9155	-	8753	8753	-	402	402	-
Shimla	1,60,646	1,14,066	46,580	1,56,957	1,11,540	45,417	3689	2526	1163
Solan	98519	77414	21,105	95379	74725	20,654	3140	2689	451
Sirmaur	82543	72664	9879	80807	71100	9707	1736	1564	172
Kinour	20781	20781	-	20173	20173	-	608	608	-
<b>Total</b>	<b>12,40,633</b>	<b>10,97,520</b>	<b>1,43,113</b>	<b>11,95,568</b>	<b>10,57,113</b>	<b>1,38,455</b>	<b>45,065</b>	<b>40,407</b>	<b>4,658</b>

Source:- Reports of Census, Directorate of Census operation, Himachal Pradesh, 2001.

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