

**Table No. 5.7 - State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March 1998 (Part 7 of 32)**

**NORTHERN REGION**

**STATE : DELHI**

(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             |
| <b>I. AGRICULTURE</b>                              | <b>2,064</b> | <b>12,31</b>      | <b>12,10</b> | <b>403</b>   | <b>2,97</b>       | <b>1,46</b>   |
| 1. Direct Finance                                  | 1,556        | 6,33              | 5,46         | 400          | 2,95              | 1,46          |
| 2. Indirect Finance                                | 508          | 5,97              | 6,64         | 3            | 2                 | 1             |
| <b>II. INDUSTRY</b>                                | <b>732</b>   | <b>87,16</b>      | <b>78,19</b> | <b>444</b>   | <b>116,77</b>     | <b>104,99</b> |
| 1. Mining & Quarrying                              | 5            | 98                | 1,19         | -            | -                 | -             |
| 2. Food Manufacturing & Processing                 | 20           | 1,35              | 1,49         | 13           | 5,77              | 5,26          |
| (a) Rice Mills, Flour & Dal Mills                  | 11           | 1,22              | 1,41         | 7            | 1,11              | 80            |
| (b) Sugar                                          | -            | -                 | -            | -            | -                 | -             |
| (c) Edible Oils & Vanaspati                        | 1            | 1                 | -            | 1            | 10                | 11            |
| (d) Tea Processing                                 | -            | -                 | -            | -            | -                 | -             |
| (e) Processing of Fruits & Vegetables              | 2            | 2                 | 1            | -            | -                 | -             |
| (f) Others                                         | 6            | 11                | 7            | 5            | 4,57              | 4,36          |
| 3. Beverage & Tobacco                              | 1            | 15                | 5            | -            | -                 | -             |
| 4. Textiles                                        | 64           | 3,88              | 3,47         | 58           | 59,18             | 49,65         |
| (a) Cotton Textiles                                | 5            | 84                | 84           | 14           | 27,11             | 22,96         |
| (b) Jute Textiles                                  | -            | -                 | -            | -            | -                 | -             |
| (c) Handloom Textiles & Khadi                      | 2            | 5                 | 5            | 1            | 2                 | -             |
| (d) Other Textiles                                 | 57           | 2,99              | 2,58         | 43           | 32,05             | 26,68         |
| 5. Paper, Paper Products & Printing                | 19           | 3,18              | 3,31         | 12           | 27                | 28            |
| 6. Leather & Leather Products                      | 9            | 2,60              | 2,47         | 5            | 22                | 26            |
| 7. Rubber & Rubber Products                        | 10           | 6,73              | 5,07         | 9            | 97                | 1,40          |
| 8. Chemicals & Chemical Products                   | 48           | 18,07             | 15,14        | 28           | 15,34             | 15,15         |
| (a) Heavy Industrial Chemicals                     | 1            | 7,18              | 6,08         | 2            | 15                | 15            |
| (b) Fertilisers                                    | 2            | 5,69              | 5,30         | -            | -                 | -             |
| (c) Drugs & Pharmaceuticals                        | 7            | 2,09              | 1,37         | 3            | 2,30              | 2,30          |
| (d) Non-Edible Oils                                | 9            | 1,29              | 1,17         | -            | -                 | -             |
| (e) Other Chemicals & Chemical Products            | 29           | 1,81              | 1,22         | 23           | 12,90             | 12,70         |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 1            | 1                 | 1            | 9            | 1,96              | 2,16          |
| 10. Manufacture of Cement & Cement Products        | 1            | 35                | 33           | -            | -                 | -             |
| 11. Basic Metals & Metal Products                  | 60           | 8,60              | 4,27         | 40           | 5,83              | 5,42          |
| (a) Iron & Steel                                   | 25           | 7,77              | 3,42         | 25           | 4,37              | 4,01          |
| (b) Non-Ferrous Metals                             | 1            | -                 | -            | -            | -                 | -             |
| (c) Other Metal Products                           | 34           | 82                | 85           | 15           | 1,46              | 1,41          |
| 12. Engineering                                    | 111          | 15,97             | 15,53        | 73           | 20,24             | 18,91         |
| (a) Heavy Engineering                              | 45           | 1,59              | 1,53         | 4            | 3,00              | 3,02          |
| (b) Light Engineering                              | 13           | 21                | 23           | 6            | 8                 | 7             |
| (c) Electrical Machinery & Goods                   | 17           | 1,25              | 89           | 28           | 11,17             | 11,11         |
| (d) Electronic Machinery & Goods                   | 36           | 12,92             | 12,88        | 35           | 6,00              | 4,70          |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 49           | 71                | 58           | 7            | 12                | 13            |
| 14. Other Industries                               | 281          | 8,88              | 8,58         | 184          | 3,30              | 2,99          |
| 15. Electricity, Gas & Water                       | 38           | 1,48              | 1,09         | 4            | 22                | 8             |
| (a) Electricity Generation & Transmission          | 38           | 1,48              | 1,09         | 3            | 21                | 8             |
| (b) Non-Conventional Energy                        | -            | -                 | -            | -            | -                 | -             |
| (c) Gas, Steam & Water Supply                      | -            | -                 | -            | 1            | 1                 | -             |
| 16. Construction                                   | 15           | 14,23             | 15,60        | 2            | 3,36              | 3,31          |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>538</b>   | <b>5,54</b>       | <b>4,00</b>  | <b>118</b>   | <b>1,76</b>       | <b>1,37</b>   |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>213</b>   | <b>1,52</b>       | <b>1,21</b>  | <b>143</b>   | <b>1,05</b>       | <b>45</b>     |
| <b>V. PERSONAL LOANS</b>                           | <b>9,098</b> | <b>41,51</b>      | <b>28,23</b> | <b>1,861</b> | <b>8,08</b>       | <b>6,48</b>   |
| 1. Loans for Purchase of Consumer Durables         | 156          | 45                | 38           | 21           | 5                 | 5             |
| 2. Loans for Housing                               | 341          | 3,10              | 2,46         | 96           | 72                | 67            |
| 3. Rest of the Personal Loans                      | 8,601        | 37,97             | 25,39        | 1,744        | 7,31              | 5,77          |
| <b>VI. TRADE</b>                                   | <b>2,836</b> | <b>94,55</b>      | <b>92,96</b> | <b>1,023</b> | <b>3,67</b>       | <b>3,94</b>   |
| 1. Wholesale Trade                                 | 199          | 89,91             | 89,00        | 40           | 2,27              | 2,65          |
| 2. Retail Trade                                    | 2,637        | 4,64              | 3,96         | 983          | 1,40              | 1,29          |
| <b>VII. FINANCE</b>                                | <b>6</b>     | <b>4,49</b>       | <b>3,05</b>  | <b>3</b>     | <b>1,12</b>       | <b>1,12</b>   |
| <b>VIII. ALL OTHERS</b>                            | <b>1,867</b> | <b>8,33</b>       | <b>7,19</b>  | <b>1,418</b> | <b>2,57</b>       | <b>2,51</b>   |

|                                            |               |               |               |              |               |               |
|--------------------------------------------|---------------|---------------|---------------|--------------|---------------|---------------|
| <b>TOTAL BANK CREDIT</b>                   | <b>17,354</b> | <b>255,41</b> | <b>226,94</b> | <b>5,413</b> | <b>137,98</b> | <b>122,32</b> |
| OF WHICH: 1. Artisans & Village Industries | 42            | 93            | 92            | 38           | 10            | 10            |
| 2. Other Small Scale Industries            | 325           | 14,98         | 14,79         | 201          | 33,37         | 29,04         |

| OCCUPATION                                         | URBAN    |        |             | METROPOLITAN    |                 |                 |
|----------------------------------------------------|----------|--------|-------------|-----------------|-----------------|-----------------|
|                                                    | No. of   | Credit | Amount      | No. of          | Credit          | Amount          |
|                                                    | Accounts | Limit  | Outstanding | Accounts        | Limit           | Outstanding     |
|                                                    | 7        | 8      | 9           | 10              | 11              | 12              |
| <b>I. AGRICULTURE</b>                              | -        | -      | -           | <b>10,312</b>   | <b>323,37</b>   | <b>288,65</b>   |
| 1. Direct Finance                                  | -        | -      | -           | 8,021           | 152,05          | 131,13          |
| 2. Indirect Finance                                | -        | -      | -           | 2,291           | 171,32          | 157,53          |
| <b>II. INDUSTRY</b>                                | -        | -      | -           | <b>57,322</b>   | <b>21233,90</b> | <b>16973,77</b> |
| 1. Mining & Quarrying                              | -        | -      | -           | 152             | 204,19          | 168,48          |
| 2. Food Manufacturing & Processing                 | -        | -      | -           | 963             | 1209,04         | 989,68          |
| (a) Rice Mills, Flour & Dal Mills                  | -        | -      | -           | 237             | 393,80          | 317,08          |
| (b) Sugar                                          | -        | -      | -           | 71              | 316,49          | 276,54          |
| (c) Edible Oils & Vanaspati                        | -        | -      | -           | 86              | 60,89           | 54,24           |
| (d) Tea Processing                                 | -        | -      | -           | 25              | 5,38            | 5,11            |
| (e) Processing of Fruits & Vegetables              | -        | -      | -           | 40              | 43,48           | 42,29           |
| (f) Others                                         | -        | -      | -           | 504             | 389,00          | 294,42          |
| 3. Beverage & Tobacco                              | -        | -      | -           | 144             | 171,37          | 152,20          |
| 4. Textiles                                        | -        | -      | -           | 6,625           | 2563,83         | 2060,07         |
| (a) Cotton Textiles                                | -        | -      | -           | 1,070           | 456,17          | 392,39          |
| (b) Jute Textiles                                  | -        | -      | -           | 40              | 2,81            | 1,66            |
| (c) Handloom Textiles & Khadi                      | -        | -      | -           | 130             | 5,77            | 4,98            |
| (d) Other Textiles                                 | -        | -      | -           | 5,385           | 2099,08         | 1661,05         |
| 5. Paper, Paper Products & Printing                | -        | -      | -           | 2,711           | 450,98          | 388,78          |
| 6. Leather & Leather Products                      | -        | -      | -           | 746             | 420,33          | 317,69          |
| 7. Rubber & Rubber Products                        | -        | -      | -           | 797             | 399,75          | 295,87          |
| 8. Chemicals & Chemical Products                   | -        | -      | -           | 4,011           | 2625,20         | 1961,44         |
| (a) Heavy Industrial Chemicals                     | -        | -      | -           | 467             | 132,49          | 112,26          |
| (b) Fertilisers                                    | -        | -      | -           | 137             | 955,29          | 625,23          |
| (c) Drugs & Pharmaceuticals                        | -        | -      | -           | 786             | 771,04          | 627,78          |
| (d) Non-Edible Oils                                | -        | -      | -           | 50              | 21,50           | 10,68           |
| (e) Other Chemicals & Chemical Products            | -        | -      | -           | 2,571           | 744,87          | 585,49          |
| 9. Petroleum, Coal Products & Nuclear Fuels        | -        | -      | -           | 265             | 138,86          | 109,70          |
| 10. Manufacture of Cement & Cement Products        | -        | -      | -           | 252             | 246,75          | 190,30          |
| 11. Basic Metals & Metal Products                  | -        | -      | -           | 4,028           | 3582,64         | 2950,39         |
| (a) Iron & Steel                                   | -        | -      | -           | 1,431           | 3061,23         | 2581,26         |
| (b) Non-Ferrous Metals                             | -        | -      | -           | 466             | 118,79          | 81,95           |
| (c) Other Metal Products                           | -        | -      | -           | 2,131           | 402,62          | 287,17          |
| 12. Engineering                                    | -        | -      | -           | 6,523           | 3571,99         | 2891,25         |
| (a) Heavy Engineering                              | -        | -      | -           | 594             | 524,37          | 395,67          |
| (b) Light Engineering                              | -        | -      | -           | 2,070           | 991,08          | 751,75          |
| (c) Electrical Machinery & Goods                   | -        | -      | -           | 2,296           | 521,89          | 413,34          |
| (d) Electronic Machinery & Goods                   | -        | -      | -           | 1,563           | 1534,65         | 1330,48         |
| 13. Vehicles, Vehicle Parts & Transport Equipments | -        | -      | -           | 1,495           | 982,54          | 680,28          |
| 14. Other Industries                               | -        | -      | -           | 26,528          | 2812,95         | 2273,40         |
| 15. Electricity, Gas & Water                       | -        | -      | -           | 1,133           | 1002,13         | 843,34          |
| (a) Electricity Generation & Transmission          | -        | -      | -           | 991             | 925,95          | 770,08          |
| (b) Non-Conventional Energy                        | -        | -      | -           | 30              | 1,72            | 1,35            |
| (c) Gas, Steam & Water Supply                      | -        | -      | -           | 112             | 74,46           | 71,91           |
| 16. Construction                                   | -        | -      | -           | 949             | 851,35          | 700,89          |
| <b>III. TRANSPORT OPERATORS</b>                    | -        | -      | -           | <b>8,531</b>    | <b>267,27</b>   | <b>199,39</b>   |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | -        | -      | -           | <b>17,034</b>   | <b>1067,01</b>  | <b>857,90</b>   |
| <b>V. PERSONAL LOANS</b>                           | -        | -      | -           | <b>4,56,651</b> | <b>3114,40</b>  | <b>2576,71</b>  |
| 1. Loans for Purchase of Consumer Durables         | -        | -      | -           | 14,829          | 34,11           | 28,04           |
| 2. Loans for Housing                               | -        | -      | -           | 26,499          | 429,98          | 375,03          |
| 3. Rest of the Personal Loans                      | -        | -      | -           | 4,15,323        | 2650,31         | 2173,64         |
| <b>VI. TRADE</b>                                   | -        | -      | -           | <b>55,419</b>   | <b>6751,88</b>  | <b>5423,34</b>  |
| 1. Wholesale Trade                                 | -        | -      | -           | 15,906          | 5952,57         | 4819,03         |
| 2. Retail Trade                                    | -        | -      | -           | 39,513          | 799,31          | 604,31          |
| <b>VII. FINANCE</b>                                | -        | -      | -           | <b>1,391</b>    | <b>1377,17</b>  | <b>1192,48</b>  |
| <b>VIII. ALL OTHERS</b>                            | -        | -      | -           | <b>1,13,086</b> | <b>3688,51</b>  | <b>3467,16</b>  |
| <b>TOTAL BANK CREDIT</b>                           | -        | -      | -           | <b>7,19,746</b> | <b>37823,50</b> | <b>30979,39</b> |
| OF WHICH: 1. Artisans & Village Industries         | -        | -      | -           | 1,519           | 18,37           | 18,24           |
| 2. Other Small Scale Industries                    | -        | -      | -           | 22,593          | 2563,17         | 2071,59         |