

**Table No. 5.6 – State and Bank Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2001**

**State : Delhi**

NORTHERN REGION		(Amount in Rupees Lakh)					
OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	
	1	2	3	4	5	6	
<b>I. AGRICULTURE</b>	<b>1,003</b>	<b>1162,96</b>	<b>663,80</b>	<b>8,691</b>	<b>969,97</b>	<b>741,35</b>	
1. Direct Finance	936	617,82	270,90	8,227	82,75	62,32	
2. Indirect Finance	67	545,14	392,90	464	887,22	679,03	
<b>II. INDUSTRY</b>	<b>20,594</b>	<b>11565,17</b>	<b>6894,47</b>	<b>61,217</b>	<b>18282,60</b>	<b>14578,89</b>	
1. Mining & Quarrying	40	64,47	57,53	57	169,48	115,00	
2. Food Manufacturing & Processing	253	618,49	510,44	598	1624,22	1242,78	
(a) Rice Mills, Flour & Dal Mills	67	295,29	212,28	208	1116,34	864,72	
(b) Sugar	15	113,33	107,07	21	190,89	146,17	
(c) Edible Oils & Vanaspati	34	20,48	38,68	42	34,52	27,58	
(d) Tea Processing	—	—	—	6	1,99	1,65	
(e) Processing of Fruits & Vegetables	1	12	8	12	10,48	12,25	
(f) Others	136	189,26	152,32	309	270,00	190,41	
3. Beverage & Tobacco	11	43,37	25,03	68	92,79	73,21	
4. Textiles	1,011	624,90	448,97	5,452	2210,48	1572,59	
(a) Cotton Textiles	140	128,51	103,49	462	221,04	166,19	
(b) Jute Textiles	5	29	72	7	3,70	3,02	
(c) Handloom Textiles & Khadi	55	1,43	1,45	84	16,20	14,86	
(d) Other Textiles	811	494,68	343,31	4,899	1969,53	1388,53	
5. Paper, Paper Products & Printing	264	95,61	73,01	1,954	426,65	377,43	
6. Leather & Leather Products	110	39,51	28,04	648	385,62	256,93	
7. Rubber & Rubber Products	215	90,50	57,20	423	164,09	115,10	
8. Chemicals & Chemical Products	729	1515,83	1247,45	2,518	1482,87	1029,57	
(a) Heavy Industrial Chemicals	42	20,32	14,83	136	51,97	35,99	
(b) Fertilisers	68	1145,37	963,85	51	565,45	372,91	
(c) Drugs & Pharmaceuticals	98	102,81	89,65	470	471,46	309,83	
(d) Non-Edible Oils	5	1,28	1,28	31	3,95	3,61	
(e) Other Chemicals & Chemical Products	516	246,06	177,83	1,830	390,03	307,24	
9. Petroleum, Coal Products & Nuclear Fuels	48	560,30	796,54	210	2779,83	2511,53	
10. Manufacture of Cement & Cement Products	46	44,55	27,35	102	258,58	156,14	
11. Basic Metals & Metal Products	616	4181,01	850,88	3,628	3456,69	3138,47	
(a) Iron & Steel	195	3988,01	720,08	528	3106,92	2860,14	
(b) Non-Ferrous Metals	40	38,10	7,50	214	72,23	65,14	
(c) Other Metal Products	381	154,91	123,29	2,886	277,54	213,20	
12. Engineering	1,185	736,38	550,63	4,859	1752,75	1420,63	
(a) Heavy Engineering	78	48,80	40,72	208	265,05	232,36	
(b) Light Engineering	306	78,34	67,51	1,559	347,53	263,04	
(c) Electrical Machinery & Goods	508	196,75	125,56	2,456	685,19	551,57	
(d) Electronic Machinery & Goods	293	412,49	316,84	636	454,98	373,65	
13. Vehicles, Vehicle Parts & Transport Equipments	177	214,98	187,28	2,821	697,26	505,11	
14. Other Industries	15,056	708,14	619,94	36,779	1192,00	738,61	
15. Electricity, Gas & Water	45	1924,00	1322,04	91	945,05	804,72	
(a) Electricity Generation & Transmission	39	1848,85	1296,92	47	865,12	730,05	
(b) Non-Conventional Energy	3	75,06	25,05	2	20	22	
(c) Gas, Steam & Water Supply	3	9	7	42	79,72	74,45	
16. Construction	788	103,14	92,13	1,009	644,24	521,06	
<b>III. TRANSPORT OPERATORS</b>	<b>1,654</b>	<b>32,51</b>	<b>26,98</b>	<b>4,766</b>	<b>323,95</b>	<b>244,60</b>	
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,181</b>	<b>180,69</b>	<b>152,46</b>	<b>8,608</b>	<b>1009,76</b>	<b>747,55</b>	
<b>V. PERSONAL LOANS</b>	<b>79,303</b>	<b>511,05</b>	<b>408,17</b>	<b>2,58,571</b>	<b>2216,70</b>	<b>1924,75</b>	
1. Loans for Purchase of Consumer Durables	3,873	23,58	17,58	19,008	90,94	74,40	
2. Loans for Housing	9,495	154,07	130,91	36,271	948,92	868,89	
3. Rest of the Personal Loans	65,935	333,40	259,68	2,03,292	1176,84	981,46	
<b>VI. TRADE</b>	<b>9,337</b>	<b>6488,89</b>	<b>5707,64</b>	<b>39,100</b>	<b>4686,70</b>	<b>3951,37</b>	
1. Wholesale Trade	2,354	6307,10	5564,84	14,180	3910,15	3375,90	

2. Retail Trade	6,983	181,79	142,79	24,920	776,56	575,47
<b>VII. FINANCE</b>	<b>138</b>	<b>1606,41</b>	<b>1204,73</b>	<b>987</b>	<b>3134,41</b>	<b>2707,87</b>
<b>VIII. ALL OTHERS</b>	<b>13,982</b>	<b>783,78</b>	<b>583,67</b>	<b>79,709</b>	<b>4906,20</b>	<b>4188,69</b>
<b>TOTAL BANK CREDIT</b>	<b>1,28,192</b>	<b>22331,45</b>	<b>15641,92</b>	<b>4,61,649</b>	<b>35530,29</b>	<b>29085,08</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	548	3,47	2,48	2,516	34,53	28,48
2. Other Small Scale Industries	12,329	758,78	600,40	26,691	2028,22	1531,31

**NORTHERN REGION**

(Amount in Rupees Lakh)

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out-standing	Accounts	Limit	Out-standing
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>31</b>	<b>69,75</b>	<b>63,42</b>	—	—	—
1. Direct Finance	28	66,03	62,69	—	—	—
2. Indirect Finance	3	3,72	73	—	—	—
<b>II. INDUSTRY</b>	<b>2,651</b>	<b>8111,91</b>	<b>5143,03</b>	—	—	—
1. Mining & Quarrying	12	22,17	13,79	—	—	—
2. Food Manufacturing & Processing	103	339,20	186,13	—	—	—
(a) Rice Mills, Flour & Dal Mills	4	5,22	91	—	—	—
(b) Sugar	7	18,15	4,68	—	—	—
(c) Edible Oils & Vanaspati	5	16,14	12,08	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	1	46,68	35,00	—	—	—
(f) Others	86	253,01	133,46	—	—	—
3. Beverage & Tobacco	24	90,24	47,36	—	—	—
4. Textiles	311	354,98	243,15	—	—	—
(a) Cotton Textiles	82	217,97	147,26	—	—	—
(b) Jute Textiles	1	5	5	—	—	—
(c) Handloom Textiles & Khadi	2	6	6	—	—	—
(d) Other Textiles	226	136,89	95,77	—	—	—
5. Paper, Paper Products & Printing	121	192,77	127,93	—	—	—
6. Leather & Leather Products	28	19,49	8,36	—	—	—
7. Rubber & Rubber Products	59	63,72	63,08	—	—	—
8. Chemicals & Chemical Products	288	1048,76	693,84	—	—	—
(a) Heavy Industrial Chemicals	75	77,24	111,81	—	—	—
(b) Fertilisers	1	1,68	5,16	—	—	—
(c) Drugs & Pharmaceuticals	83	699,66	400,35	—	—	—
(d) Non-Edible Oils	1	1,03	1,03	—	—	—
(e) Other Chemicals & Chemical Products	128	269,14	175,49	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	33	466,22	355,79	—	—	—
10. Manufacture of Cement & Cement Products	24	27,94	25,63	—	—	—
11. Basic Metals & Metal Products	119	276,98	168,78	—	—	—
(a) Iron & Steel	46	171,13	100,39	—	—	—
(b) Non-Ferrous Metals	14	10,73	7,05	—	—	—
(c) Other Metal Products	59	95,13	61,34	—	—	—
12. Engineering	693	2351,64	1348,90	—	—	—
(a) Heavy Engineering	54	475,62	293,87	—	—	—
(b) Light Engineering	397	628,66	276,98	—	—	—
(c) Electrical Machinery & Goods	61	223,90	175,14	—	—	—
(d) Electronic Machinery & Goods	181	1023,46	602,91	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	169	1004,43	474,09	—	—	—
14. Other Industries	560	1640,05	1224,50	—	—	—
15. Electricity, Gas & Water	24	69,96	44,11	—	—	—
(a) Electricity Generation & Transmission	12	42,58	11,33	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	12	27,39	32,78	—	—	—
16. Construction	83	143,35	117,60	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>215</b>	<b>79,42</b>	<b>33,87</b>	—	—	—
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>933</b>	<b>357,55</b>	<b>182,08</b>	—	—	—
<b>V. PERSONAL LOANS</b>	<b>10,88,799</b>	<b>6553,20</b>	<b>2935,45</b>	—	—	—
1. Loans for Purchase of Consumer Durables	8,278	141,80	124,99	—	—	—
2. Loans for Housing	7,437	394,34	391,04	—	—	—
3. Rest of the Personal Loans	10,73,084	6017,06	2419,43	—	—	—
<b>VI. TRADE</b>	<b>3,072</b>	<b>801,36</b>	<b>686,94</b>	—	—	—
1. Wholesale Trade	2,882	747,51	658,67	—	—	—
2. Retail Trade	190	53,85	28,27	—	—	—
<b>VII. FINANCE</b>	<b>131</b>	<b>752,79</b>	<b>606,81</b>	—	—	—
<b>VIII. ALL OTHERS</b>	<b>2,560</b>	<b>639,11</b>	<b>493,17</b>	—	—	—
<b>TOTAL BANK CREDIT</b>	<b>10,98,392</b>	<b>17365,09</b>	<b>10144,79</b>	—	—	—

<i>OF WHICH:</i> 1. Artisans & Village Industries	3	3	2	—	—	—
2. Other Small Scale Industries	289	188,05	123,94	—	—	—

**NORTHERN REGION**

(Amount in Rupees Lakh)

OCCUPATION	OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	13	14	15	16	17	18
<b>I. AGRICULTURE</b>	<b>3,462</b>	<b>148,65</b>	<b>120,94</b>	<b>13,187</b>	<b>2351,32</b>	<b>1589,52</b>
1. Direct Finance	3,408	73,98	69,80	12,599	840,58	465,71
2. Indirect Finance	54	74,67	51,15	588	1510,74	1123,81
<b>II. INDUSTRY</b>	<b>13,759</b>	<b>4742,73</b>	<b>3468,47</b>	<b>98,221</b>	<b>42702,42</b>	<b>30084,85</b>
1. Mining & Quarrying	11	2,62	1,34	120	258,74	187,66
2. Food Manufacturing & Processing	127	186,03	161,10	1,081	2767,93	2100,45
(a) Rice Mills, Flour & Dal Mills	51	129,38	113,21	330	1546,24	1191,12
(b) Sugar	2	10,00	10,67	45	332,37	268,59
(c) Edible Oils & Vanaspati	34	12,39	7,78	115	83,52	86,12
(d) Tea Processing	3	14	—	9	2,13	1,65
(e) Processing of Fruits & Vegetables	1	10	9	15	57,38	47,42
(f) Others	36	34,02	29,35	567	746,29	505,54
3. Beverage & Tobacco	17	54,59	50,29	120	281,00	195,88
4. Textiles	1,054	642,48	442,86	7,828	3832,83	2707,56
(a) Cotton Textiles	292	225,00	142,20	976	792,52	559,13
(b) Jute Textiles	5	2,28	2,18	18	6,32	5,97
(c) Handloom Textiles & Khadi	17	2,85	2,41	158	20,54	18,78
(d) Other Textiles	740	412,35	296,07	6,676	3013,45	2123,68
5. Paper, Paper Products & Printing	177	50,42	45,61	2,516	765,45	623,97
6. Leather & Leather Products	122	46,22	30,90	908	490,84	324,22
7. Rubber & Rubber Products	55	88,83	61,35	752	407,14	296,74
8. Chemicals & Chemical Products	304	363,43	317,69	3,839	4410,88	3288,56
(a) Heavy Industrial Chemicals	17	21,91	18,48	270	171,44	181,11
(b) Fertilisers	15	138,86	132,42	135	1851,36	1474,34
(c) Drugs & Pharmaceuticals	45	63,61	60,57	696	1337,54	860,40
(d) Non-Edible Oils	—	—	—	37	6,26	5,93
(e) Other Chemicals & Chemical Products	227	139,05	106,23	2,701	1044,28	766,79
9. Petroleum, Coal Products & Nuclear Fuels	17	427,18	427,21	308	4233,53	4091,06
10. Manufacture of Cement & Cement Products	9	12,14	5,90	181	343,22	215,03
11. Basic Metals & Metal Products	299	399,69	255,06	4,662	8314,39	4413,19
(a) Iron & Steel	152	298,12	174,59	921	7564,18	3855,20
(b) Non-Ferrous Metals	18	13,39	4,96	286	134,45	84,65
(c) Other Metal Products	129	88,18	75,52	3,455	615,76	473,34
12. Engineering	3,047	784,59	258,23	9,784	5625,35	3578,39
(a) Heavy Engineering	50	18,96	16,90	390	808,43	583,85
(b) Light Engineering	890	186,57	14,08	3,152	1241,10	621,61
(c) Electrical Machinery & Goods	1,335	210,70	74,20	4,360	1316,54	926,48
(d) Electronic Machinery & Goods	772	368,36	153,04	1,882	2259,29	1446,44
13. Vehicles, Vehicle Parts & Transport Equipments	276	519,27	427,54	3,443	2435,93	1594,03
14. Other Industries	8,134	463,62	353,43	60,529	4003,81	2936,47
15. Electricity, Gas & Water	11	343,06	338,78	171	3282,07	2509,65
(a) Electricity Generation & Transmission	9	342,62	338,36	107	3099,17	2376,66
(b) Non-Conventional Energy	—	—	—	5	75,27	25,27
(c) Gas, Steam & Water Supply	2	45	42	59	107,64	107,72
16. Construction	99	358,56	291,19	1,979	1249,29	1021,97
<b>III. TRANSPORT OPERATORS</b>	<b>459</b>	<b>70,89</b>	<b>21,30</b>	<b>7,094</b>	<b>506,77</b>	<b>326,75</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>8,708</b>	<b>618,87</b>	<b>480,72</b>	<b>20,430</b>	<b>2166,85</b>	<b>1562,81</b>
<b>V. PERSONAL LOANS</b>	<b>29,627</b>	<b>294,17</b>	<b>238,33</b>	<b>14,56,300</b>	<b>9575,12</b>	<b>5506,70</b>
1. Loans for Purchase of Consumer Durables	3,298	33,63	28,63	34,457	289,95	245,60
2. Loans for Housing	1,321	92,53	77,50	54,524	1589,87	1468,34
3. Rest of the Personal Loans	25,008	168,01	132,21	13,67,319	7695,30	3792,77
<b>VI. TRADE</b>	<b>4,261</b>	<b>1041,00</b>	<b>706,31</b>	<b>55,770</b>	<b>13017,96</b>	<b>11052,26</b>
1. Wholesale Trade	1,632	777,91	481,79	21,048	11742,67	10081,20
2. Retail Trade	2,629	263,09	224,53	34,722	1275,29	971,06
<b>VII. FINANCE</b>	<b>270</b>	<b>930,14</b>	<b>810,36</b>	<b>1,526</b>	<b>6423,75</b>	<b>5329,78</b>
<b>VIII. ALL OTHERS</b>	<b>11,304</b>	<b>674,37</b>	<b>588,58</b>	<b>1,07,555</b>	<b>7003,46</b>	<b>5854,12</b>
<b>TOTAL BANK CREDIT</b>	<b>71,850</b>	<b>8520,82</b>	<b>6435,01</b>	<b>17,60,083</b>	<b>83747,65</b>	<b>61306,79</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	1,364	9,97	6,55	4,431	48,00	37,53
2. Other Small Scale Industries	5,126	444,66	281,32	44,435	3419,70	2536,97