

State : Delhi

**Table No. 5.7 – State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation
March 2001**

NORTHERN REGION		(Amount in Rupees Lakh)					
		RURAL			SEMI-URBAN		
OCCUPATION	No. of	Credit	Amount	No. Of	Credit	Amount	
	Accounts	Limit Outstanding		Accounts	Limit Outstanding		
	1	2	3	4	5	6	
I. AGRICULTURE	940	8,80	7,15	108	5,11	3,16	
1. Direct Finance	913	7,75	6,45	102	3,88	2,32	
2. Indirect Finance	27	1,05	70	6	1,23	84	
II. INDUSTRY	1,044	4295,50	665,74	450	92,98	84,37	
1. Mining & Quarrying	1	94	1,08	—	—	—	
2. Food Manufacturing & Processing	41	3,42	1,99	14	2,32	2,26	
(a) Rice Mills, Flour & Dal Mills	16	77	26	6	73	69	
(b) Sugar	—	—	—	—	—	—	
(c) Edible Oils & Vanaspati	5	1,70	98	2	1,38	1,37	
(d) Tea Processing	—	—	—	—	—	—	
(e) Processing of Fruits & Vegetables	1	12	8	—	—	—	
(f) Others	19	83	66	6	21	20	
3. Beverage & Tobacco	2	12,10	9,50	—	—	—	
4. Textiles	20	53,22	25,80	27	11,34	12,22	
(a) Cotton Textiles	4	75	59	2	28	29	
(b) Jute Textiles	3	1,34	1,31	2	14	58	
(c) Handloom Textiles & Khadi	3	16	14	4	35	56	
(d) Other Textiles	10	50,98	23,77	19	10,58	10,79	
5. Paper, Paper Products & Printing	24	42,62	23,56	14	4,88	1,69	
6. Leather & Leather Products	—	—	—	4	1,87	2,18	
7. Rubber & Rubber Products	4	21,40	18,27	53	4,15	3,81	
8. Chemicals & Chemical Products	76	400,58	198,46	24	9,96	5,35	
(a) Heavy Industrial Chemicals	5	4,10	37	1	15	15	
(b) Fertilisers	13	353,13	177,61	—	—	—	
(c) Drugs & Pharmaceuticals	2	11	11	5	84	95	
(d) Non-Edible Oils	—	—	—	1	10	10	
(e) Other Chemicals & Chemical Products	56	43,24	20,39	17	8,88	4,15	
9. Petroleum, Coal Products & Nuclear Fuels	3	13	12	2	29	22	
10. Manufacture of Cement & Cement Products	—	—	—	—	—	—	
11. Basic Metals & Metal Products	100	3420,33	268,05	34	29,78	30,79	
(a) Iron & Steel	32	3407,21	261,89	10	22,25	28,65	
(b) Non-Ferrous Metals	10	9,47	3,14	—	—	—	
(c) Other Metal Products	58	3,65	3,01	24	7,53	2,15	
12. Engineering	52	34,39	23,51	25	9,97	9,12	
(a) Heavy Engineering	26	7,83	4,55	1	37	38	
(b) Light Engineering	13	1,20	98	5	4,86	2,94	
(c) Electrical Machinery & Goods	9	70	68	15	3,11	3,02	
(d) Electronic Machinery & Goods	4	24,66	17,31	4	1,63	2,78	
13. Vehicles, Vehicle Parts & Transport Equipments	5	58	57	26	4,60	3,60	
14. Other Industries	696	22,33	13,32	225	9,80	9,10	
15. Electricity, Gas & Water	2	275,00	75,00	2	4,04	4,03	
(a) Electricity Generation & Transmission	1	200,00	50,00	1	4,00	4,00	
(b) Non-Conventional Energy	1	75,00	25,00	1	4	3	
(c) Gas, Steam & Water Supply	—	—	—	—	—	—	
16. Construction	18	8,47	6,52	—	—	—	
III. TRANSPORT OPERATORS	194	2,05	1,65	60	1,58	1,13	
IV. PROFESSIONAL AND OTHER SERVICES	276	11,95	6,65	92	8,96	6,14	
V. PERSONAL LOANS	9,879	58,15	49,75	4,081	23,92	21,00	
1. Loans for Purchase of Consumer Durables	251	2,09	1,61	103	55	49	
2. Loans for Housing	738	11,97	9,45	227	3,54	3,14	
3. Rest of the Personal Loans	8,890	44,09	38,69	3,751	19,83	17,38	
VI. TRADE	2,619	681,55	44,70	564	124,11	129,86	
1. Wholesale Trade	87	665,59	30,58	112	119,44	119,44	
2. Retail Trade	2,532	15,96	14,12	452	4,68	10,44	
VII. FINANCE	41	27,68	20,10	2	29,00	29,00	
VIII. ALL OTHERS	2,236	161,79	98,28	281	7,83	5,44	
TOTAL BANK CREDIT	17,229	5247,47	894,01	5,638	293,50	280,10	
<i>OF WHICH:</i> 1. Artisans & Village Industries	107	4,74	3,05	59	64	50	
2. Other Small Scale Industries	633	34,70	27,96	249	24,97	18,57	

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit Outstanding		Accounts	Limit Outstanding	
	7	8	9	10	11	12
I. AGRICULTURE	—	—	—	12,139	2337,40	1579,21
1. Direct Finance	—	—	—	11,584	828,94	456,95
2. Indirect Finance	—	—	—	555	1508,46	1122,26
II. INDUSTRY	—	—	—	96,727	38313,93	29334,74
1. Mining & Quarrying	—	—	—	119	257,80	186,59
2. Food Manufacturing & Processing	—	—	—	1,026	2762,19	2096,20
(a) Rice Mills, Flour & Dal Mills	—	—	—	308	1544,74	1190,17
(b) Sugar	—	—	—	45	332,37	268,59
(c) Edible Oils & Vanaspati	—	—	—	108	80,45	83,78
(d) Tea Processing	—	—	—	9	2,13	1,65
(e) Processing of Fruits & Vegetables	—	—	—	14	57,26	47,34
(f) Others	—	—	—	542	745,25	504,68
3. Beverage & Tobacco	—	—	—	118	268,90	186,38
4. Textiles	—	—	—	7,781	3768,28	2669,54
(a) Cotton Textiles	—	—	—	970	791,50	558,25
(b) Jute Textiles	—	—	—	13	4,85	4,08
(c) Handloom Textiles & Khadi	—	—	—	151	20,04	18,08
(d) Other Textiles	—	—	—	6,647	2951,90	2089,12
5. Paper, Paper Products & Printing	—	—	—	2,478	717,96	598,72
6. Leather & Leather Products	—	—	—	904	488,97	322,05
7. Rubber & Rubber Products	—	—	—	695	381,58	274,66
8. Chemicals & Chemical Products	—	—	—	3,739	4000,34	3084,74
(a) Heavy Industrial Chemicals	—	—	—	264	167,19	180,59
(b) Fertilisers	—	—	—	122	1498,23	1296,73
(c) Drugs & Pharmaceuticals	—	—	—	689	1336,59	859,35
(d) Non-Edible Oils	—	—	—	36	6,16	5,83
(e) Other Chemicals & Chemical Products	—	—	—	2,628	992,17	742,25
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	303	4233,12	4090,73
10. Manufacture of Cement & Cement Products	—	—	—	181	343,22	215,03
11. Basic Metals & Metal Products	—	—	—	4,528	4864,28	4114,35
(a) Iron & Steel	—	—	—	879	4134,72	3564,66
(b) Non-Ferrous Metals	—	—	—	276	124,98	81,51
(c) Other Metal Products	—	—	—	3,373	604,58	468,18
12. Engineering	—	—	—	9,707	5581,00	3545,75
(a) Heavy Engineering	—	—	—	363	800,23	578,93
(b) Light Engineering	—	—	—	3,134	1235,04	617,69
(c) Electrical Machinery & Goods	—	—	—	4,336	1312,74	922,78
(d) Electronic Machinery & Goods	—	—	—	1,874	2233,00	1426,36
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	3,412	2430,76	1589,87
14. Other Industries	—	—	—	59,608	3971,68	2914,06
15. Electricity, Gas & Water	—	—	—	167	3003,03	2430,62
(a) Electricity Generation & Transmission	—	—	—	105	2895,17	2322,66
(b) Non-Conventional Energy	—	—	—	3	23	24
(c) Gas, Steam & Water Supply	—	—	—	59	107,64	107,72
16. Construction	—	—	—	1,961	1240,83	1015,45
III. TRANSPORT OPERATORS	—	—	—	6,840	503,15	323,98
IV. PROFESSIONAL AND OTHER SERVICES	—	—	—	20,062	2145,95	1550,02
V. PERSONAL LOANS	—	—	—	14,42,340	9493,05	5435,95
1. Loans for Purchase of Consumer Durables	—	—	—	34,103	287,31	243,50
2. Loans for Housing	—	—	—	53,559	1574,36	1455,74
3. Rest of the Personal Loans	—	—	—	13,54,678	7631,38	3736,71
VI. TRADE	—	—	—	52,587	12212,30	10877,70
1. Wholesale Trade	—	—	—	20,849	10957,64	9931,20
2. Retail Trade	—	—	—	31,738	1254,65	946,51
VII. FINANCE	—	—	—	1,483	6367,07	5280,68
VIII. ALL OTHERS	—	—	—	1,05,038	6833,84	5750,41
TOTAL BANK CREDIT	—	—	—	17,37,216	78206,68	60132,69
<i>OF WHICH:</i> 1. Artisans & Village Industries	—	—	—	4,265	42,62	33,98
2. Other Small Scale Industries	—	—	—	43,553	3360,03	2490,44