

State : Delhi

Tableno.5.6 – State and Bank Group-wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation–March 2002

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
I. AGRICULTURE	1,707	1329,27	1009,09	4,030	1254,85	802,08
1. Direct Finance	1,041	18,53	14,91	3,531	62,41	58,34
2. Indirect Finance	666	1310,74	994,18	499	1192,44	743,74
II. INDUSTRY	12,154	7846,66	5640,27	62,485	21075,16	17266,28
1. Mining & Quarrying	44	153,37	140,77	117	134,78	124,01
2. Food Manufacturing & Processing	285	837,00	615,33	533	1622,62	1201,49
(a) Rice Mills, Flour & Dal Mills	75	286,59	243,84	162	1039,31	819,94
(b) Sugar	17	187,56	151,78	13	127,92	73,45
(c) Edible Oils & Vanaspati	44	112,31	43,83	52	64,15	61,45
(d) Tea Processing	—	—	—	6	99	80
(e) Processing of Fruits & Vegetables	2	15	13	31	117,60	47,20
(f) Others	147	250,39	175,76	269	272,65	198,65
3. Beverage & Tobacco	12	29,04	19,11	87	127,08	113,50
4. Textiles	1,165	735,15	580,64	6,243	2461,53	1858,88
(a) Cotton Textiles	232	253,18	199,03	713	630,32	473,44
(b) Jute & Other Natural Fibre Textiles	12	9,35	8,95	28	7,50	6,98
(c) Handloom Textiles & Khadi	33	7,51	4,47	70	21,29	17,70
(d) Other Textiles & Textile Products	888	465,11	368,20	5,432	1802,41	1360,75
5. Paper, Paper Products & Printing	355	45,89	40,86	2,049	1206,87	1052,20
6. Leather & Leather Products	123	37,90	30,16	677	377,46	278,34
7. Rubber & Plastic Products	587	235,31	178,18	1,868	463,83	424,19
8. Chemicals & Chemical Products	361	1265,84	867,44	14,135	1275,27	941,25
(a) Heavy Industrial Chemicals	42	198,37	63,14	178	49,31	45,91
(b) Fertilisers	53	887,36	634,11	62	657,07	415,55
(c) Drugs & Pharmaceuticals	96	76,19	80,47	359	267,20	237,50
(d) Non-Edible Oils	4	1,26	1,27	60	8,38	7,93
(e) Other Chemicals & Chemical Products	166	102,66	88,44	13,476	293,31	234,36
9. Petroleum, Coal Products & Nuclear Fuels	41	780,02	565,98	200	2869,20	2863,58
10. Manufacture of Cement & Cement Products	60	113,51	83,84	87	160,52	132,43
11. Basic Metals & Metal Products	574	921,01	729,35	2,433	2599,36	2364,25
(a) Iron & Steel	205	795,68	690,40	312	2011,55	1859,33
(b) Non-Ferrous Metals	44	8,65	6,23	318	71,01	57,11
(c) Metal Products	325	116,69	32,72	1,803	516,80	447,81
12. Engineering	1,388	972,51	699,06	7,315	1897,67	1448,80
(a) Heavy Engineering	64	47,45	45,47	334	300,27	214,32
(b) Light Engineering	462	332,69	264,11	3,157	376,47	343,41
(c) Electrical Machinery & Goods	508	294,18	173,60	2,008	578,04	395,07
(d) Electronic Machinery & Goods	354	298,19	215,88	1,816	642,90	496,00
13. Vehicles, Vehicle Parts & Transport Equipments	234	244,69	162,32	1,234	487,96	331,90
14. Other Industries	6,640	362,93	303,48	21,671	725,25	591,07
15. Electricity, Gas & Water	62	974,64	504,52	93	1432,39	827,04

(a) Electricity Generation & Transmission	54	803,45	469,37	57	1401,17	798,29
(b) Non-Conventional Energy	1	4	4	8	15,14	16,55
(c) Gas, Steam & Water Supply	7	171,15	35,11	28	16,08	12,20
16. Construction	223	137,85	119,22	3,743	3233,37	2713,36
III. TRANSPORT OPERATORS	654	89,04	79,41	3,774	479,34	402,19
IV. PROFESSIONAL AND OTHER SERVICES	2,195	197,01	129,44	11,101	1337,39	1063,48
V. PERSONAL LOANS	73,721	642,78	509,77	2,55,860	2499,95	2076,87
1. Loans for Purchase of Consumer Durables	2,655	20,90	14,39	9,471	53,67	46,02
2. Loans for Housing	6,459	199,89	169,87	26,982	983,73	853,79
3. Rest of the Personal Loans	64,607	421,99	325,52	2,19,407	1462,55	1177,06
VI. TRADE	7,413	8390,03	6227,87	29,008	5934,69	5281,31
1. Wholesale Trade	1,590	8196,10	6079,14	9,451	4604,37	4237,13
2. Retail Trade	5,823	193,93	148,72	19,557	1330,32	1044,18
VII. FINANCE	1,008	840,04	770,11	1,563	7357,81	6655,24
VIII. ALL OTHERS	19,243	2911,47	1744,51	73,517	3686,42	3024,82
TOTAL BANK CREDIT	1,18,095	22246,29	16110,47	4,41,338	43625,62	36572,27
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,306	131,67	109,83	2,847	65,53	57,13
2. Other Small Scale Industries	6,578	550,72	442,01	23,790	2128,65	1688,08

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	7	8	9	10	11	12
I. AGRICULTURE	56	7,51	4,14	—	—	—
1. Direct Finance	4	15	8	—	—	—
2. Indirect Finance	52	7,37	4,06	—	—	—
II. INDUSTRY	10,604	7624,64	4994,28	—	—	—
1. Mining & Quarrying	1	50,00	50,00	—	—	—
2. Food Manufacturing & Processing	107	201,69	123,81	—	—	—
(a) Rice Mills, Flour & Dal Mills	5	19,50	9,06	—	—	—
(b) Sugar	5	22,78	13,91	—	—	—
(c) Edible Oils & Vanaspati	13	89,33	41,50	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	3	6,48	6,48	—	—	—
(f) Others	81	63,61	52,86	—	—	—
3. Beverage & Tobacco	25	488,03	370,56	—	—	—
4. Textiles	355	485,85	425,15	—	—	—
(a) Cotton Textiles	174	329,01	307,33	—	—	—
(b) Jute & Other Natural Fibre Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles & Textile Products	181	156,84	117,82	—	—	—
5. Paper, Paper Products & Printing	83	309,51	151,49	—	—	—
6. Leather & Leather Products	20	35,59	22,95	—	—	—
7. Rubber & Plastic Products	1,492	246,60	151,22	—	—	—
8. Chemicals & Chemical Products	166	723,07	423,46	—	—	—
(a) Heavy Industrial Chemicals	34	50,00	33,81	—	—	—
(b) Fertilisers	2	37,99	37,99	—	—	—
(c) Drugs & Pharmaceuticals	61	370,30	123,16	—	—	—
(d) Non-Edible Oils	2	176,03	176,03	—	—	—
(e) Other Chemicals & Chemical Products	67	88,75	52,47	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	26	432,06	359,33	—	—	—
10. Manufacture of Cement & Cement Products	22	24,63	5,78	—	—	—

11. Basic Metals & Metal Products	67	319,69	227,61	—	—	—
(a) Iron & Steel	18	79,00	72,97	—	—	—
(b) Non-Ferrous Metals	23	104,16	52,53	—	—	—
(c) Metal Products	26	136,53	102,11	—	—	—
12. Engineering	1,119	2577,24	1311,41	—	—	—
(a) Heavy Engineering	58	462,89	222,24	—	—	—
(b) Light Engineering	160	996,96	526,60	—	—	—
(c) Electrical Machinery & Goods	88	532,89	253,62	—	—	—
(d) Electronic Machinery & Goods	813	584,50	308,94	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	156	777,44	590,50	—	—	—
14. Other Industries	6,868	324,35	232,42	—	—	—
15. Electricity, Gas & Water	30	228,76	207,54	—	—	—
(a) Electricity Generation & Transmission	25	187,02	164,94	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	5	41,74	42,59	—	—	—
16. Construction	67	400,14	341,04	—	—	—
III. TRANSPORT OPERATORS	166	58,83	40,85	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	933	1467,55	826,73	1	1,00	1,00
V. PERSONAL LOANS	6,83,965	5361,60	2999,66	—	—	—
1. Loans for Purchase of Consumer Durables	3,070	29,45	29,30	—	—	—
2. Loans for Housing	8,069	875,26	658,47	—	—	—
3. Rest of the Personal Loans	6,72,826	4456,89	2311,88	—	—	—
VI. TRADE	834	563,45	344,85	—	—	—
1. Wholesale Trade	739	448,38	276,83	—	—	—
2. Retail Trade	95	115,07	68,02	—	—	—
VII. FINANCE	179	1222,28	1025,92	—	—	—
VIII. ALL OTHERS	15,308	444,39	368,29	—	—	—
TOTAL BANK CREDIT	7,12,045	16750,25	10604,71	1	1,00	1,00
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	88	2,57	1,79	—	—	—
2. Other Small Scale Industries	349	61,57	37,98	—	—	—

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
I. AGRICULTURE	594	374,59	356,72	6,387	2966,22	2172,03
1. Direct Finance	459	14,82	11,39	5,035	95,91	84,72
2. Indirect Finance	135	359,77	345,34	1,352	2870,31	2087,32
II. INDUSTRY	7,713	5763,96	4202,44	92,956	42310,42	32103,27
1. Mining & Quarrying	24	508,07	506,76	186	846,22	821,54
2. Food Manufacturing & Processing	159	299,83	269,17	1,084	2961,14	2209,82
(a) Rice Mills, Flour & Dal Mills	52	180,34	161,78	294	1525,74	1234,62
(b) Sugar	4	11,00	9,59	39	349,26	248,73
(c) Edible Oils & Vanaspati	48	6,16	5,28	157	271,95	152,06
(d) Tea Processing	—	—	—	6	99	80
(e) Processing of Fruits & Vegetables	6	18,59	18,74	42	142,81	72,55
(f) Others	49	83,74	73,78	546	670,39	501,05
3. Beverage & Tobacco	10	28,02	23,32	134	672,19	526,49
4. Textiles	941	489,09	361,80	8,704	4171,62	3226,47
(a) Cotton Textiles	306	141,91	116,18	1,425	1354,42	1095,98
(b) Jute & Other Natural Fibre Textiles	1	5,00	5,00	41	21,85	20,93
(c) Handloom Textiles & Khadi	17	1,13	1,11	120	29,93	23,28

(d) Other Textiles & Textile Products	617	341,05	239,51	7,118	2765,41	2086,28
5. Paper, Paper Products & Printing	180	156,34	131,94	2,667	1718,61	1376,50
6. Leather & Leather Products	108	35,69	19,75	928	486,64	351,20
7. Rubber & Plastic Products	218	203,22	139,26	4,165	1148,96	892,85
8. Chemicals & Chemical Products	300	397,25	323,66	14,962	3661,43	2555,81
(a) Heavy Industrial Chemicals	23	20,92	16,66	277	318,59	159,52
(b) Fertilisers	14	10,06	7,94	131	1592,48	1095,59
(c) Drugs & Pharmaceuticals	42	172,63	155,23	558	886,33	596,35
(d) Non-Edible Oils	3	1,29	1,28	69	186,96	186,52
(e) Other Chemicals & Chemical Products	218	192,34	142,55	13,927	677,07	517,83
9. Petroleum, Coal Products & Nuclear Fuels	12	12,84	19,28	279	4094,11	3808,17
10. Manufacture of Cement & Cement Products	8	14,99	15,93	177	313,65	237,98
11. Basic Metals & Metal Products	239	832,36	541,40	3,313	4672,42	3862,61
(a) Iron & Steel	103	737,67	449,36	638	3623,90	3072,06
(b) Non-Ferrous Metals	21	16,37	13,03	406	200,18	128,90
(c) Metal Products	115	78,31	79,02	2,269	848,34	661,65
12. Engineering	424	579,76	327,22	10,246	6027,18	3786,50
(a) Heavy Engineering	70	35,87	27,31	526	846,48	509,34
(b) Light Engineering	136	36,25	31,77	3,915	1742,37	1165,90
(c) Electrical Machinery & Goods	124	173,18	51,21	2,728	1578,30	873,51
(d) Electronic Machinery & Goods	94	334,45	216,92	3,077	1860,03	1237,75
13. Vehicles, Vehicle Parts & Transport Equipments	256	423,92	346,90	1,880	1934,01	1431,62
14. Other Industries	4,599	363,30	209,53	39,778	1775,83	1336,50
15. Electricity, Gas & Water	11	425,22	223,47	196	3061,01	1762,57
(a) Electricity Generation & Transmission	8	425,00	223,29	144	2816,64	1655,90
(b) Non-Conventional Energy	—	—	—	9	15,18	16,59
(c) Gas, Steam & Water Supply	3	22	18	43	229,20	90,09
16. Construction	224	994,04	743,03	4,257	4765,40	3916,65
III. TRANSPORT OPERATORS	952	106,84	91,97	5,546	734,05	614,43
IV. PROFESSIONAL AND OTHER SERVICES	8,235	993,01	839,72	22,465	3995,96	2860,35
V. PERSONAL LOANS	34,934	345,99	260,63	10,48,480	8850,33	5846,94
1. Loans for Purchase of Consumer Durables	3,780	11,03	6,43	18,976	115,05	96,13
2. Loans for Housing	1,398	44,65	38,78	42,908	2103,54	1720,92
3. Rest of the Personal Loans	29,756	290,31	215,42	9,86,596	6631,74	4029,88
VI. TRADE	3,941	954,56	786,76	41,196	15842,73	12640,79
1. Wholesale Trade	1,798	733,65	606,19	13,578	13982,50	11199,29
2. Retail Trade	2,143	220,91	180,57	27,618	1860,22	1441,50
VII. FINANCE	287	2192,37	1215,64	3,037	11612,49	9666,91
VIII. ALL OTHERS	6,894	829,27	739,28	1,14,962	7871,55	5876,89
TOTAL BANK CREDIT	63,550	11560,58	8493,15	13,35,029	94183,74	71781,60
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	437	5,21	3,93	4,678	204,97	172,67
2. Other Small Scale Industries	4,303	318,41	231,23	35,020	3059,35	2399,30