

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

**NORTHERN REGION
STATE : DELHI**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	1,174	149,08	114,74	197	1,97	1,60
1. Direct Finance	1,054	15,76	14,16	180	1,48	1,21
2. Indirect Finance	120	133,32	100,58	17	49	38
II. INDUSTRY	629	566,77	419,51	216	574,29	539,39
1. Mining & Quarrying	1	39	4	1	6,50	6,54
2. Food Manufacturing & Processing	30	80,67	59,76	9	79	60
(a) Rice Mills, Flour & Dal Mills	12	29,99	27,93	6	59	40
(b) Sugar	1	4	4	–	–	–
(c) Edible Oils & Vanaspati	5	40,51	21,75	–	–	–
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	–	–	–	–	–	–
(f) Others	12	10,14	10,05	3	20	20
3. Beverage & Tobacco	1	3	2	–	–	–
4. Textiles	109	94,55	66,15	20	25,19	23,98
(a) Cotton Textiles	16	37,79	26,52	2	11,25	10,64
(b) Jute & Other Natural Fibre Textiles	3	17	11	–	–	–
(c) Handloom Textiles & Khadi	4	11	8	–	–	–
(d) Other Textiles & Textile Products	86	56,49	39,44	18	13,95	13,34
5. Paper, Paper Products & Printing	35	7,09	2,81	11	89	83
6. Leather & Leather Products	11	18	15	–	–	–
7. Rubber & Plastic Products	33	12,91	10,99	16	7,77	7,77
8. Chemicals & Chemical Products	39	41,96	33,57	23	52,57	50,27
(a) Heavy Industrial Chemicals	5	3,45	3,22	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	3	13,61	13,12	21	39,67	39,57
(d) Non-Edible Oils	3	14,66	11,35	–	–	–
(e) Other Chemicals & Chemical Products	28	10,24	5,88	2	12,90	10,70
9. Petroleum, Coal Products & Nuclear Fuels	1	5,00	56	–	–	–
10. Manufacture of Cement & Cement Products	1	–	–	3	2,82	2,81
11. Basic Metals & Metal Products	13	2,07	1,87	11	335,35	329,55
(a) Iron & Steel	–	–	–	7	330,35	329,49
(b) Non-Ferrous Metals	2	63	60	–	–	–
(c) Metal Products	11	1,43	1,28	4	5,00	6
12. Engineering	68	200,55	140,98	12	26,24	1,66
(a) Heavy Engineering	8	67	59	1	16,00	–
(b) Light Engineering	25	81,29	55,17	2	11	5
(c) Electrical Machinery & Goods	18	3,92	3,21	5	5,97	1,24
(d) Electronic Machinery & Goods	17	114,68	82,01	4	4,15	37
13. Vehicles, Vehicle Parts & Transport Equipments	15	34,63	33,50	1	1	1
14. Other Industries	234	52,89	40,99	98	1,80	1,61
15. Electricity, Gas & Water	3	30,17	24,93	1	12,62	12,62
(a) Electricity Generation & Transmission	2	30,05	24,81	1	12,62	12,62
(b) Non-Conventional Energy	1	12	12	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	–	–	–
16. Construction	35	3,68	3,19	10	101,76	101,15
III. TRANSPORT OPERATORS	155	3,61	2,68	51	1,53	1,18
IV. PROFESSIONAL AND OTHER SERVICES	618	31,71	28,75	142	6,11	3,20
V. PERSONAL LOANS	10,688	99,76	83,53	5,209	42,91	34,61
1. Loans for Purchase of Consumer Durables	252	1,35	95	68	45	32
2. Loans for Housing	757	20,89	19,13	216	8,19	6,98
3. Rest of the Personal Loans	9,679	77,52	63,45	4,925	34,28	27,31
VI. TRADE	1,102	36,75	27,45	409	14,57	5,79
1. Wholesale Trade	81	21,78	14,88	48	7,94	1,18
2. Retail Trade	1,021	14,97	12,57	361	6,63	4,60
VII. FINANCE	86	2,48	84	6	1,23	1,14
VIII. ALL OTHERS	2,734	100,87	72,52	400	5,81	4,40
TOTAL BANK CREDIT	17,186	991,04	750,02	6,630	648,43	591,30
OF WHICH : 1. Artisans and Village & Tiny Industries	187	12,64	10,66	62	54	36
2. Other Small Scale Industries	160	91,59	61,35	66	11,96	2,55

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NORTHERN REGION
STATE : DELHI

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	-	-	-	11,625	6030,56	4838,46
1. Direct Finance	-	-	-	7,388	629,15	564,53
2. Indirect Finance	-	-	-	4,237	5401,41	4273,93
II. INDUSTRY	-	-	-	64,924	64834,09	50380,41
1. Mining & Quarrying	-	-	-	231	3292,34	2800,15
2. Food Manufacturing & Processing	-	-	-	1,294	3397,39	2281,76
(a) Rice Mills, Flour & Dal Mills	-	-	-	397	1622,13	1138,69
(b) Sugar	-	-	-	48	560,71	343,82
(c) Edible Oils & Vanaspati	-	-	-	229	115,92	100,91
(d) Tea Processing	-	-	-	12	18,92	15,83
(e) Processing of Fruits & Vegetables	-	-	-	34	43,62	36,48
(f) Others	-	-	-	574	1036,09	646,03
3. Beverage & Tobacco	-	-	-	233	1585,08	1481,44
4. Textiles	-	-	-	8,108	4919,47	3760,35
(a) Cotton Textiles	-	-	-	2,780	1277,31	1036,73
(b) Jute & Other Natural Fibre Textiles	-	-	-	67	40,04	27,30
(c) Handloom Textiles & Khadi	-	-	-	132	28,67	21,98
(d) Other Textiles & Textile Products	-	-	-	5,129	3573,44	2674,34
5. Paper, Paper Products & Printing	-	-	-	2,540	1839,27	1354,11
6. Leather & Leather Products	-	-	-	1,198	694,24	495,28
7. Rubber & Plastic Products	-	-	-	2,871	1204,19	929,19
8. Chemicals & Chemical Products	-	-	-	2,114	4930,84	3540,60
(a) Heavy Industrial Chemicals	-	-	-	314	901,14	778,90
(b) Fertilisers	-	-	-	90	1605,87	1279,15
(c) Drugs & Pharmaceuticals	-	-	-	481	1010,38	722,69
(d) Non-Edible Oils	-	-	-	36	37,60	22,02
(e) Other Chemicals & Chemical Products	-	-	-	1,193	1375,85	737,84
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	91	2631,71	2338,84
10. Manufacture of Cement & Cement Products	-	-	-	204	440,45	304,49
11. Basic Metals & Metal Products	-	-	-	3,942	5581,15	3827,09
(a) Iron & Steel	-	-	-	806	4130,30	2853,85
(b) Non-Ferrous Metals	-	-	-	383	315,22	212,96
(c) Metal Products	-	-	-	2,753	1135,63	760,28
12. Engineering	-	-	-	6,530	6754,68	4607,72
(a) Heavy Engineering	-	-	-	619	1017,81	779,46
(b) Light Engineering	-	-	-	2,047	1537,08	1016,31
(c) Electrical Machinery & Goods	-	-	-	2,251	2101,02	1203,20
(d) Electronic Machinery & Goods	-	-	-	1,613	2098,77	1608,75
13. Vehicles, Vehicle Parts & Transport Equipments	-	-	-	1,622	4152,12	3331,93
14. Other Industries	-	-	-	30,191	3534,17	2928,10
15. Electricity, Gas & Water	-	-	-	238	7289,72	6293,82
(a) Electricity Generation & Transmission	-	-	-	159	7162,69	6212,54
(b) Non-Conventional Energy	-	-	-	17	45,22	37,72
(c) Gas, Steam & Water Supply	-	-	-	62	81,81	43,57
16. Construction	-	-	-	3,517	12587,27	10105,54
III. TRANSPORT OPERATORS	-	-	-	5,853	926,13	745,21
IV. PROFESSIONAL AND OTHER SERVICES	-	-	-	25,581	7088,02	5185,12
V. PERSONAL LOANS	-	-	-	10,06,372	18356,56	13972,52
1. Loans for Purchase of Consumer Durables	-	-	-	40,701	226,84	178,66
2. Loans for Housing	-	-	-	99,799	8169,98	7099,59
3. Rest of the Personal Loans	-	-	-	8,65,872	9959,74	6694,26
VI. TRADE	-	-	-	34,804	14612,52	12491,21
1. Wholesale Trade	-	-	-	10,620	11876,87	10338,32
2. Retail Trade	-	-	-	24,184	2735,65	2152,89
VII. FINANCE	-	-	-	2,507	13868,41	12226,74
VIII. ALL OTHERS	-	-	-	1,38,594	6186,20	4866,88
TOTAL BANK CREDIT	-	-	-	12,90,260	131902,49	104706,55
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	-	-	-	1,803	67,88	55,77
2. Other Small Scale Industries	-	-	-	14,886	3812,70	2813,02