

**Table No. 5.6 - State and Bank Group-Wise Classification of Outstanding
Credit of Scheduled Commercial Banks According to Occupation
March 1996 (Part 7 of 32)**

NORTHERN REGION

STATE : DELHI

(Amount in Rupees Lakh)

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6	7	8	9
I. AGRICULTURE	27,078	671,80	590,23	14,985	396,35	287,00	36	12,83	12,94
1. Direct Finance	26,277	313,01	239,75	11,542	114,13	117,38	19	51	51
2. Indirect Finance	801	358,79	350,48	3,443	282,21	169,63	17	12,32	12,43
II. INDUSTRY	29,990	5519,41	4629,22	32,395	6552,34	5303,38	3,058	3208,56	2564,43
1. Mining & Quarrying	455	23,11	20,16	90	61,07	55,55	4	6	5
2. Food Manufacturing and Processing	730	240,88	171,64	569	284,17	238,96	101	387,64	306,31
(a) Rice Mills, Flour and Dal Mills	216	72,75	31,61	134	55,78	43,09	7	11,29	2,95
(b) Sugar	19	114,89	98,86	16	35,18	29,18	4	7,26	5,80
(c) Edible Oils and Vanaspati	240	24,51	15,26	55	55,12	46,90	11	5,73	4,22
(d) Tea Processing	1	15	6	4	2,77	1,82	1	3	3
(e) Processing of Fruits & Vegetables	12	21	37	32	18,71	13,31	2	31	13
(f) Others	242	28,37	25,47	328	116,61	104,66	76	363,03	293,19
3. Beverage and Tobacco	40	21,48	21,07	65	71,75	76,73	26	31,51	15,57
4. Textiles	2,306	485,67	410,94	4,864	1344,61	1064,04	203	224,99	172,92
(a) Cotton Textiles	756	110,68	91,22	555	168,67	124,84	72	97,35	73,73
(b) Jute Textiles	9	46	48	28	3,67	3,47	3	5	5
(c) Handloom Textiles & Khadi	227	7,39	4,65	91	4,88	4,43	8	57	30
(d) Other Textiles	1,314	367,14	314,59	4,190	1167,40	931,30	120	127,02	98,84
5. Paper, Paper Products and Printing	837	67,94	60,79	2,130	235,15	193,84	78	205,04	191,31
6. Leather and Leather Products	437	51,90	37,89	845	361,46	275,11	34	22,91	15,10
7. Rubber and Rubber Products	375	106,13	89,14	737	142,20	122,11	56	94,46	83,52
8. Chemicals and Chemical Products	1,872	661,01	578,70	2,542	837,88	642,99	249	413,08	306,64
(a) Heavy Industrial Chemicals	157	34,52	29,50	182	45,27	37,77	33	96,30	54,50
(b) Fertilizers	82	199,57	170,63	71	176,41	133,51	5	2,23	3,23
(c) Drugs and Pharmaceuticals	813	292,52	264,21	474	380,52	278,09	111	214,16	172,09
(d) Non-Edible Oils	26	3,68	1,40	28	4,14	3,46	9	15,91	15,53
(e) Other Chemicals & Chemical Products	794	130,71	112,96	1,787	231,54	190,17	91	84,48	61,28
9. Petroleum, Coal Products & Nuclear Fuels	302	47,56	38,05	112	8,07	6,59	20	47,98	23,21
10. Manufacture of Cement & Cement Products	113	90,28	74,87	101	85,28	76,71	40	93,35	79,47
11. Basic Metals & Metal Products	2,110	1558,58	1300,52	2,863	844,73	712,46	100	185,26	162,55
(a) Iron and Steel	757	1466,04	1231,37	1,028	566,72	497,38	61	107,72	103,67
(b) Non-Ferrous Metals	115	19,52	10,39	316	71,86	53,13	17	1,04	1,05
(c) Other Metal Products	1,238	73,02	58,76	1,519	206,15	161,95	22	76,50	57,83
12. Engineering	2,786	888,70	783,31	4,481	1145,66	893,22	372	820,51	673,94
(a) Heavy Engineering	572	76,19	42,77	342	268,44	190,55	76	147,54	93,29
(b) Light Engineering	923	102,62	72,88	1,430	225,25	196,51	147	218,55	188,42

	(c) Electrical Machinery & Goods	729	157,33	140,36	1,623	259,48	223,11	35	90,25	69,74
	(d) Electronic Machinery & Goods	562	552,56	527,29	1,086	392,49	283,04	114	364,17	322,49
13.	Vehicles, Vehicle Parts & Transport Equipments	573	194,75	126,47	1,275	246,69	185,55	145	219,38	161,94
14.	Other Industries	11,166	550,08	453,00	10,716	479,55	397,82	1,582	292,58	242,39
15.	Electricity, Gas & Water	5,761	223,45	161,69	316	171,85	136,97	23	21,07	9,84
	(a) Electricity Generation & Transmission	5,754	222,96	161,26	282	163,16	129,87	6	10,14	4,74
	(b) Non-Conventional Energy	7	49	42	10	40	34	3	9,31	3,53
	(c) Gas, Steam & Water Supply	-	-	-	24	8,29	6,76	14	1,62	1,57
16.	Construction	127	307,88	300,97	689	232,22	224,73	25	148,74	119,67
III.	TRANSPORT OPERATORS	5,023	73,99	57,01	7,304	162,82	124,75	52	25,14	22,00
IV.	PROFESSIONAL AND OTHER SERVICES	2,392	114,32	81,10	14,336	578,77	496,34	384	443,69	213,47
V.	PERSONAL LOANS	83,010	409,21	356,90	1,91,008	890,72	800,34	2,24,045	557,79	403,90
	1. Loans for Purchase of Consumer Durables	8,525	14,61	12,52	5,206	13,61	11,91	384	9,17	9,17
	2. Loans for Housing	7,268	105,39	98,43	18,923	306,62	285,42	1,055	30,88	26,91
	3. Rest of the Personal Loans	67,217	289,21	245,95	1,66,879	570,50	503,02	2,22,606	517,75	367,82
VI.	TRADE	19,010	2203,47	1710,52	40,973	2443,52	2066,20	1,663	154,62	112,09
	1. Wholesale Trade	5,261	2077,35	1608,61	9,486	2074,45	1767,44	151	138,56	96,73
	2. Retail Trade	13,749	126,12	101,91	31,487	369,07	298,77	1,512	16,07	15,36
VII.	FINANCE	390	65,11	57,19	1,027	533,44	421,18	91	179,20	130,86
VIII.	ALL OTHERS	19,421	1036,51	934,39	1,07,294	1162,10	987,51	9,850	764,27	629,26
TOTAL BANK CREDIT		1,86,314	10093,83	8416,57	4,09,322	12720,05	10486,71	2,39,179	5346,10	4088,94
OF WHICH :		378	4,72	3,06	1,344	10,46	8,57	8	12	12
	1. Artisans & Village Industries									
	2. Other Small Scale Industries	14,730	719,69	618,58	19,093	1573,14	1246,31	122	100,23	80,15

OCCUPATION	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	-	-	-	23	1,42	90	42,122	1082,40	891,07
1. Direct Finance	-	-	-	16	35	30	37,854	428,01	357,93
2. Indirect Finance	-	-	-	7	1,07	60	4,268	654,39	533,13
II. INDUSTRY	7	21	20	2,389	714,90	601,60	67,839	15995,42	13098,84
1. Mining & Quarrying	-	-	-	8	5,32	6,01	557	89,55	81,77
2. Food Manufacturing and Processing	1	15	15	58	34,52	33,98	1,459	947,36	751,04
(a) Rice Mills, Flour and Dal Mills	1	15	15	12	8,38	14,64	370	148,35	92,43
(b) Sugar	-	-	-	3	13,29	7,20	42	170,62	141,03
(c) Edible Oils and Vanaspati	-	-	-	7	6,56	6,55	313	91,91	72,93
(d) Tea Processing	-	-	-	-	-	-	6	2,95	1,91
(e) Processing of Fruits & Vegetables	-	-	-	1	1	1	47	19,23	13,82
(f) Others	-	-	-	35	6,29	5,59	681	514,30	428,92
3. Beverage and Tobacco	-	-	-	9	10,19	6,27	140	134,93	119,64
4. Textiles	-	-	-	579	232,49	184,93	7,952	2287,76	1832,83
(a) Cotton Textiles	-	-	-	64	43,96	39,88	1,447	420,65	329,67
(b) Jute Textiles	-	-	-	-	-	-	40	4,18	4,00
(c) Handloom Textiles & Khadi	-	-	-	1	1	1	327	12,85	9,39
(d) Other Textiles	-	-	-	514	188,52	145,03	6,138	1850,08	1489,76
5. Paper, Paper Products and Printing	1	1	1	177	12,33	12,19	3,223	520,48	458,14
6. Leather and Leather Products	-	-	-	63	31,42	22,79	1,379	467,70	350,89

7.	Rubber and Rubber Products	-	-	-	36	17,53	16,28	1,204	360,33	311,04
8.	Chemicals and Chemical Products	-	-	-	192	38,81	37,24	4,855	1950,78	1565,57
	(a) Heavy Industrial Chemicals	-	-	-	10	3,33	3,34	382	179,43	125,12
	(b) Fertilizers	-	-	-	1	28	28	159	378,50	307,65
	(c) Drugs and Pharmaceuticals	-	-	-	34	12,07	11,62	1,432	899,27	726,01
	(d) Non-Edible Oils	-	-	-	-	-	-	63	23,72	20,39
	(e) Other Chemicals & Chemical Products	-	-	-	147	23,13	22,01	2,819	469,86	386,41
9.	Petroleum, Coal Products & Nuclear Fuels	-	-	-	3	11	10	437	103,72	67,96
10.	Manufacture of Cement & Cement Products	-	-	-	8	7,69	7,57	262	276,60	238,62
11.	Basic Metals & Metal Products	-	-	-	268	95,84	77,10	5,341	2684,40	2252,63
	(a) Iron and Steel	-	-	-	120	53,19	47,29	1,966	2193,67	1879,72
	(b) Non-Ferrous Metals	-	-	-	6	8,77	3,79	454	101,19	68,36
	(c) Other Metal Products	-	-	-	142	33,88	26,02	2,921	389,54	304,56
12.	Engineering	1	1	1	315	99,27	84,52	7,955	2954,16	2434,99
	(a) Heavy Engineering	-	-	-	33	7,24	7,22	1,023	499,40	333,83
	(b) Light Engineering	1	1	1	121	13,44	12,69	2,622	559,88	470,51
	(c) Electrical Machinery & Goods	-	-	-	94	29,96	28,17	2,481	537,02	461,38
	(d) Electronic Machinery & Goods	-	-	-	67	48,63	36,45	1,829	1357,85	1169,27
13.	Vehicles, Vehicle Parts & Transport Equipments	-	-	-	142	36,35	31,70	2,135	697,17	505,66
14.	Other Industries	2	1	1	419	61,11	49,67	23,885	1383,33	1142,89
15.	Electricity, Gas & Water	-	-	-	5	1,02	99	6,105	417,38	309,49
	(a) Electricity Generation & Transmission	-	-	-	2	10	6	6,044	396,36	295,93
	(b) Non-Conventional Energy	-	-	-	3	91	93	23	11,12	5,22
	(c) Gas, Steam & Water Supply	-	-	-	-	-	-	38	9,91	8,34
16.	Construction	2	3	2	107	30,89	30,27	950	719,76	675,66
III.	TRANSPORT OPERATORS	3	4	2	419	9,69	7,28	12,801	271,67	211,06
IV.	PROFESSIONAL AND OTHER SERVICES	4	2	2	1,506	102,21	91,77	18,622	1239,01	882,70
V.	PERSONAL LOANS	19	21	18	9,771	66,39	57,16	5,07,853	1924,33	1618,47
	1. Loans for Purchase of Consumer Durables	-	-	-	1,165	2,56	2,11	15,280	39,95	35,71
	2. Loans for Housing	2	9	6	248	16,65	13,33	27,496	459,62	424,14
	3. Rest of the Personal Loans	17	13	12	8,358	47,18	41,72	4,65,077	1424,76	1158,63
VI.	TRADE	8	13	5	3,557	337,12	258,83	65,211	5138,87	4147,69
	1. Wholesale Trade	1	8	-	2,178	291,00	222,04	17,077	4581,44	3694,81
	2. Retail Trade	7	5	5	1,379	46,12	36,79	48,134	557,43	452,88
VII.	FINANCE	1	-	-	175	131,52	109,27	1,684	909,27	718,50
VIII.	ALL OTHERS	-	-	-	11,255	153,27	130,03	1,47,820	3116,14	2681,19
TOTAL BANK CREDIT		42	62	47	29,095	1516,51	1256,83	8,63,952	29677,11	24249,52
OF WHICH :		-	-	-	10	23	19	1,740	15,54	11,94
	1. Artisans & Village Industries	-	-	-	10	23	19	1,740	15,54	11,94
	2. Other Small Scale Industries	-	-	-	778	135,60	112,45	34,723	2528,66	2057,49