

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2005**

NORTHERN REGION

STATE : DELHI

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	1,328	75,18	48,67	217	4,19	4,49
1. Direct Finance	1,254	11,53	9,88	193	1,88	1,70
2. Indirect Finance	74	63,66	38,78	24	2,31	2,79
II. INDUSTRY	856	941,50	631,33	254	533,47	519,44
1. Mining & Quarrying	7	1,61	1,04	1	4	1
2. Food Manufacturing & Processing	30	94,57	72,68	7	84	72
(a) Rice Mills, Flour & Dal Mills	17	74,70	53,57	5	56	44
(b) Sugar	2	10,04	9,99	–	–	–
(c) Edible Oils & Vanaspati	2	5,73	5,20	1	22	22
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	–	–	–	–	–	–
(f) Others	9	4,11	3,92	1	7	7
3. Beverage & Tobacco	–	–	–	1	3	3
4. Textiles	102	138,47	88,82	14	17,32	16,87
(a) Cotton Textiles	25	55,76	29,79	1	5,15	5,15
(b) Jute & Other Natural Fibre Textiles	5	27	21	–	–	–
(c) Handloom Textiles & Khadi	5	8,39	3,36	–	–	–
(d) Other Textiles & Textile Products	67	74,05	55,46	13	12,18	11,73
5. Paper, Paper Products & Printing	43	16,44	7,52	13	1,27	99
6. Leather & Leather Products	5	14	13	1	1	1
7. Rubber & Plastic Products	53	30,62	16,67	20	13,06	11,16
8. Chemicals & Chemical Products	57	115,55	104,34	29	30,77	24,53
(a) Heavy Industrial Chemicals	5	10,17	2,34	3	6,29	6,01
(b) Fertilisers	2	6,51	5,25	–	–	–
(c) Drugs & Pharmaceuticals	6	53,38	54,69	21	8,96	8,96
(d) Non-Edible Oils	2	13,22	13,61	–	–	–
(e) Other Chemicals & Chemical Products	42	32,27	28,47	5	15,52	9,56
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	–	–	–
10. Manufacture of Cement & Cement Products	–	–	–	5	4,22	3,38
11. Basic Metals & Metal Products	42	186,94	114,56	20	333,98	333,95
(a) Iron & Steel	20	152,05	92,95	6	329,67	329,16
(b) Non-Ferrous Metals	3	10	9	4	2,94	3,42
(c) Metal Products	19	34,78	21,52	10	1,37	1,37
12. Engineering	76	102,09	79,01	15	12,67	12,24
(a) Heavy Engineering	7	58	46	–	–	–
(b) Light Engineering	19	5,27	4,41	1	3	3
(c) Electrical Machinery & Goods	27	3,83	2,79	13	12,59	12,17
(d) Electronic Machinery & Goods	23	92,41	71,35	1	5	4
13. Vehicles, Vehicle Parts & Transport Equipments	27	69,22	47,52	4	16,68	13,84
14. Other Industries	319	66,84	43,59	112	1,20	90
15. Electricity, Gas & Water	4	31,35	17,37	1	100,00	100,00
(a) Electricity Generation & Transmission	3	30,35	16,91	1	100,00	100,00
(b) Non-Conventional Energy	1	1,00	45	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	–	–	–
16. Construction	91	87,65	38,07	11	1,36	81
III. TRANSPORT OPERATORS	138	4,13	3,17	71	2,07	1,50
IV. PROFESSIONAL AND OTHER SERVICES	645	93,83	54,47	157	5,99	2,80
V. PERSONAL LOANS	12,700	270,47	228,44	5,891	51,63	43,33
1. Loans for Purchase of Consumer Durables	154	1,67	1,35	70	46	33
2. Loans for Housing	1,868	167,09	148,04	393	13,02	11,96
3. Rest of the Personal Loans	10,678	101,71	79,06	5,428	38,15	31,04
VI. TRADE	1,553	1246,40	874,08	370	10,98	8,83
1. Wholesale Trade	107	1049,65	725,80	24	3,45	2,92
2. Retail Trade	1,446	196,75	148,28	346	7,53	5,91
VII. FINANCE	98	229,68	230,14	1	1,20	1,23
VIII. ALL OTHERS	1,357	56,22	40,20	859	9,17	7,05
TOTAL BANK CREDIT	18,675	2917,41	2110,49	7,820	618,70	588,67
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	235	14,83	10,69	54	67	47
2. Other Small Scale Industries	211	97,98	68,11	96	8,04	7,12

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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	-	-	-	6,693	8721,74	6702,40
1. Direct Finance	-	-	-	4,356	806,50	517,10
2. Indirect Finance	-	-	-	2,337	7915,24	6185,29
II. INDUSTRY	-	-	-	70,277	86926,26	65481,89
1. Mining & Quarrying	-	-	-	283	3698,41	3113,54
2. Food Manufacturing & Processing	-	-	-	1,301	5004,14	3448,16
(a) Rice Mills, Flour & Dal Mills	-	-	-	449	1739,74	1338,80
(b) Sugar	-	-	-	65	722,29	499,85
(c) Edible Oils & Vanaspati	-	-	-	149	340,83	243,75
(d) Tea Processing	-	-	-	8	4,29	1,20
(e) Processing of Fruits & Vegetables	-	-	-	28	58,72	36,53
(f) Others	-	-	-	602	2138,28	1328,03
3. Beverage & Tobacco	-	-	-	279	695,97	495,77
4. Textiles	-	-	-	12,043	7388,44	5415,32
(a) Cotton Textiles	-	-	-	5,531	2809,16	1976,38
(b) Jute & Other Natural Fibre Textiles	-	-	-	88	88,12	82,40
(c) Handloom Textiles & Khadi	-	-	-	529	116,07	96,16
(d) Other Textiles & Textile Products	-	-	-	5,895	4375,09	3260,38
5. Paper, Paper Products & Printing	-	-	-	2,926	2901,70	2133,59
6. Leather & Leather Products	-	-	-	1,168	701,23	490,79
7. Rubber & Plastic Products	-	-	-	2,451	1353,00	1019,20
8. Chemicals & Chemical Products	-	-	-	2,311	6418,53	4119,21
(a) Heavy Industrial Chemicals	-	-	-	350	1728,21	1174,60
(b) Fertilisers	-	-	-	84	1875,00	1248,83
(c) Drugs & Pharmaceuticals	-	-	-	615	1728,42	931,89
(d) Non-Edible Oils	-	-	-	52	46,69	36,27
(e) Other Chemicals & Chemical Products	-	-	-	1,210	1040,21	727,62
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	116	2317,77	2034,44
10. Manufacture of Cement & Cement Products	-	-	-	173	592,20	528,31
11. Basic Metals & Metal Products	-	-	-	3,724	5768,27	3685,41
(a) Iron & Steel	-	-	-	1,018	4018,76	2640,22
(b) Non-Ferrous Metals	-	-	-	445	663,08	325,51
(c) Metal Products	-	-	-	2,261	1086,42	719,68
12. Engineering	-	-	-	6,177	8808,40	6619,24
(a) Heavy Engineering	-	-	-	645	1182,76	928,20
(b) Light Engineering	-	-	-	2,211	1569,46	1234,10
(c) Electrical Machinery & Goods	-	-	-	2,286	3085,73	2464,51
(d) Electronic Machinery & Goods	-	-	-	1,035	2970,45	1992,43
13. Vehicles, Vehicle Parts & Transport Equipments	-	-	-	1,667	5859,50	4078,17
14. Other Industries	-	-	-	31,242	5668,83	4611,96
15. Electricity, Gas & Water	-	-	-	239	10398,85	8194,98
(a) Electricity Generation & Transmission	-	-	-	162	9968,41	7887,87
(b) Non-Conventional Energy	-	-	-	20	128,99	100,57
(c) Gas, Steam & Water Supply	-	-	-	57	301,45	206,55
16. Construction	-	-	-	4,177	19351,03	15493,81
III. TRANSPORT OPERATORS	-	-	-	6,501	692,59	563,67
IV. PROFESSIONAL AND OTHER SERVICES	-	-	-	34,422	10135,92	7081,07
V. PERSONAL LOANS	-	-	-	12,92,930	28245,61	20977,49
1. Loans for Purchase of Consumer Durables	-	-	-	65,983	564,04	456,35
2. Loans for Housing	-	-	-	1,25,298	12136,11	10543,87
3. Rest of the Personal Loans	-	-	-	11,01,649	15545,45	9977,27
VI. TRADE	-	-	-	40,752	21726,02	17514,79
1. Wholesale Trade	-	-	-	11,367	15088,15	13820,43
2. Retail Trade	-	-	-	29,385	6637,87	3694,36
VII. FINANCE	-	-	-	2,436	15331,34	12857,31
VIII. ALL OTHERS	-	-	-	1,49,288	8832,35	5966,06
TOTAL BANK CREDIT	-	-	-	16,03,299	180611,85	137144,68
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	-	-	-	1,035	78,26	60,07
2. Other Small Scale Industries	-	-	-	16,475	5092,88	3849,60