

State : Chhattisgarh

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

CENTRAL 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	1,68,938	335,78	265,91	35,495	120,95	94,54	
1. Direct Finance	1,65,804	325,71	258,55	35,091	115,68	91,70	
2. Indirect Finance	3,134	10,07	7,37	404	5,27	2,84	
II. INDUSTRY	33,145	277,00	266,70	10,288	844,57	794,19	
1. Mining & Quarrying	10	104,17	104,02	24	10,71	2,60	
2. Food Manufacturing & Processing	484	29,77	24,44	555	48,54	31,37	
(a) Rice Mills, Flour & Dal Mills	410	16,21	12,31	512	39,00	26,18	
(b) Sugar	—	—	—	—	—	—	
(c) Edible Oils & Vanaspati	22	8,08	7,63	7	7,30	3,93	
(d) Tea Processing	—	—	—	—	—	—	
(e) Processing of Fruits & Vegetables	3	2,95	2,32	1	22	10	
(f) Others	49	2,53	2,18	35	2,02	1,16	
3. Beverage & Tobacco	2	8,00	8,61	2	10	6	
4. Textiles	85	16,39	13,98	46	1,06	89	
(a) Cotton Textiles	4	9,18	8,27	1	3	9	
(b) Jute Textiles	1	8	6	3	12	9	
(c) Handloom Textiles & Khadi	28	47	20	17	32	29	
(d) Other Textiles	52	6,66	5,46	25	58	42	
5. Paper, Paper Products & Printing	14	82	53	61	7,49	4,71	
6. Leather & Leather Products	8	4	3	2	2	2	
7. Rubber & Rubber Products	7	52	49	2	5	4	
8. Chemicals & Chemical Products	24	1,43	1,17	167	6,45	5,24	
(a) Heavy Industrial Chemicals	1	3	2	5	68	46	
(b) Fertilisers	2	22	21	1	10	7	
(c) Drugs & Pharmaceuticals	5	5	3	18	25	13	
(d) Non-Edible Oils	—	—	—	5	4,07	3,48	
(e) Other Chemicals & Chemical Products	16	1,13	91	138	1,36	1,10	
9. Petroleum, Coal Products & Nuclear Fuels	3	16	8	6	3,29	2,49	
10. Manufacture of Cement & Cement Products	20	11,07	8,53	16	4,42	2,60	
11. Basic Metals & Metal Products	119	43,57	43,89	64	697,84	687,98	
(a) Iron & Steel	22	16,34	19,47	24	695,97	686,35	
(b) Non-Ferrous Metals	—	—	—	—	—	—	
(c) Other Metal Products	97	27,23	24,42	40	1,87	1,64	
12. Engineering	87	3,28	3,12	37	1,19	99	
(a) Heavy Engineering	12	67	63	4	35	35	
(b) Light Engineering	58	43	37	15	50	39	
(c) Electrical Machinery & Goods	17	2,19	2,12	16	26	19	
(d) Electronic Machinery & Goods	—	—	—	2	8	6	
13. Vehicles, Vehicle Parts & Transport Equipments	99	1,16	80	29	32	25	
14. Other Industries	32,146	54,59	53,29	9,220	40,16	32,97	
15. Electricity, Gas & Water	8	1,15	1,02	9	1,06	71	
(a) Electricity Generation & Transmission	6	93	81	7	62	51	
(b) Non-Conventional Energy	—	—	—	—	—	—	
(c) Gas, Steam & Water Supply	2	22	21	2	44	19	
16. Construction	29	88	2,69	48	21,88	21,27	
III. TRANSPORT OPERATORS	3,885	17,15	10,98	1,181	12,19	8,86	
IV. PROFESSIONAL AND OTHER SERVICES	8,531	18,98	15,33	3,521	16,14	11,88	
V. PERSONAL LOANS	69,981	148,58	123,59	33,598	127,95	106,20	
1. Loans for Purchase of Consumer Durables	8,862	17,39	13,24	4,506	13,01	10,07	
2. Loans for Housing	5,704	28,83	25,97	4,208	39,39	34,98	
3. Rest of the Personal Loans	55,415	102,36	84,38	24,884	75,54	61,15	
VI. TRADE	41,636	99,24	69,05	13,904	129,04	99,17	
1. Wholesale Trade	2,052	14,42	6,12	608	34,99	25,32	
2. Retail Trade	39,584	84,83	62,93	13,296	94,04	73,85	
VII. FINANCE	71	46	41	8	1,26	1,28	
VIII. ALL OTHERS	7,006	25,73	22,37	4,528	48,14	29,55	
TOTAL BANK CREDIT	3,33,193	922,94	774,34	1,02,523	1300,23	1145,68	
<i>OF WHICH:</i> 1. Artisans & Village Industries	19,654	23,00	19,47	3,218	4,73	4,28	
2. Other Small Scale Industries	6,971	64,67	53,92	5,028	79,04	56,48	

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	6,894	96,93	84,22	—	—	—
1. Direct Finance	6,740	85,38	74,29	—	—	—
2. Indirect Finance	154	11,55	9,93	—	—	—
II. INDUSTRY	16,432	1510,86	971,34	—	—	—
1. Mining & Quarrying	43	12,53	10,72	—	—	—
2. Food Manufacturing & Processing	524	376,43	323,94	—	—	—
(a) Rice Mills, Flour & Dal Mills	334	310,11	269,39	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	61	57,13	48,11	—	—	—
(d) Tea Processing	6	51	40	—	—	—
(e) Processing of Fruits & Vegetables	5	47	30	—	—	—
(f) Others	118	8,21	5,74	—	—	—
3. Beverage & Tobacco	14	8,64	8,65	—	—	—
4. Textiles	96	16,84	14,09	—	—	—
(a) Cotton Textiles	6	11	11	—	—	—
(b) Jute Textiles	8	60	55	—	—	—
(c) Handloom Textiles & Khadi	2	2	2	—	—	—
(d) Other Textiles	80	16,11	13,42	—	—	—
5. Paper, Paper Products & Printing	131	10,80	7,59	—	—	—
6. Leather & Leather Products	22	89	73	—	—	—
7. Rubber & Rubber Products	17	1,71	1,29	—	—	—
8. Chemicals & Chemical Products	266	66,60	51,47	—	—	—
(a) Heavy Industrial Chemicals	10	2,64	1,67	—	—	—
(b) Fertilisers	9	11,30	10,34	—	—	—
(c) Drugs & Pharmaceuticals	14	10,42	8,27	—	—	—
(d) Non-Edible Oils	3	47	40	—	—	—
(e) Other Chemicals & Chemical Products	230	41,78	30,78	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	24	5,74	3,65	—	—	—
10. Manufacture of Cement & Cement Products	32	10,76	4,12	—	—	—
11. Basic Metals & Metal Products	608	810,89	395,23	—	—	—
(a) Iron & Steel	277	356,83	299,49	—	—	—
(b) Non-Ferrous Metals	15	373,56	28,10	—	—	—
(c) Other Metal Products	316	80,50	67,65	—	—	—
12. Engineering	282	28,93	20,80	—	—	—
(a) Heavy Engineering	34	6,55	4,61	—	—	—
(b) Light Engineering	142	9,17	7,87	—	—	—
(c) Electrical Machinery & Goods	99	12,04	7,06	—	—	—
(d) Electronic Machinery & Goods	7	1,16	1,27	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	55	3,13	1,75	—	—	—
14. Other Industries	14,185	143,57	118,22	—	—	—
15. Electricity, Gas & Water	43	7,92	4,73	—	—	—
(a) Electricity Generation & Transmission	27	3,76	2,43	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	16	4,15	2,30	—	—	—
16. Construction	90	5,49	4,37	—	—	—
III. TRANSPORT OPERATORS	1,450	21,78	16,61	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	5,517	77,52	66,87	—	—	—
V. PERSONAL LOANS	54,357	296,62	251,44	—	—	—
1. Loans for Purchase of Consumer Durables	5,928	22,99	17,84	—	—	—
2. Loans for Housing	14,411	130,79	116,04	—	—	—
3. Rest of the Personal Loans	34,018	142,84	117,55	—	—	—
VI. TRADE	16,670	279,33	227,74	—	—	—
1. Wholesale Trade	3,437	142,71	116,19	—	—	—
2. Retail Trade	13,233	136,63	111,55	—	—	—
VII. FINANCE	116	9,23	8,01	—	—	—
VIII. ALL OTHERS	9,161	240,49	202,71	—	—	—
TOTAL BANK CREDIT	1,10,597	2532,77	1828,95	—	—	—
<i>OF WHICH:</i> 1. Artisans & Village Industries	1,156	4,72	4,18	—	—	—
2. Other Small Scale Industries	4,852	221,60	168,14	—	—	—