

State : Chhattisgarh

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

CENTRAL 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	43,086	214,59	161,56	45,205	216,30	177,48
1. Direct Finance	42,561	198,57	150,54	44,583	190,46	158,14
2. Indirect Finance	525	16,03	11,02	622	25,84	19,34
II. INDUSTRY	9,134	1249,11	788,54	14,850	867,47	774,67
1. Mining & Quarrying	32	108,90	17,53	64	25,02	14,52
2. Food Manufacturing & Processing	1,279	112,71	74,91	900	99,29	84,62
(a) Rice Mills, Flour & Dal Mills	589	50,73	35,33	652	52,50	41,34
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	34	48,27	31,69	32	41,61	39,51
(d) Tea Processing	3	90	60	—	—	—
(e) Processing of Fruits & Vegetables	1	30	24	5	49	28
(f) Others	652	12,51	7,06	211	4,69	3,49
3. Beverage & Tobacco	19	16,93	16,75	13	2,94	1,52
4. Textiles	377	241,91	166,61	244	16,98	19,50
(a) Cotton Textiles	41	166,59	131,87	6	13,42	16,40
(b) Jute & Other Natural Fibre Textiles	26	47	27	11	57	50
(c) Handloom Textiles & Khadi	48	68	29	67	31	31
(d) Other Textiles & Textile Products	262	74,17	34,19	160	2,69	2,29
5. Paper, Paper Products & Printing	141	12,00	5,76	136	6,51	5,81
6. Leather & Leather Products	86	20	16	27	48	30
7. Rubber & Plastic Products	145	82,33	81,30	81	20,48	18,01
8. Chemicals & Chemical Products	193	134,36	52,90	374	11,33	9,40
(a) Heavy Industrial Chemicals	4	71	64	11	2,06	1,79
(b) Fertilisers	10	20,05	20,04	2	26	9
(c) Drugs & Pharmaceuticals	12	21,74	21,41	55	1,66	1,41
(d) Non-Edible Oils	5	2,58	1,50	6	36	35
(e) Other Chemicals & Chemical Products	162	89,27	9,32	300	6,99	5,76
9. Petroleum, Coal Products & Nuclear Fuels	12	1,83	1,89	21	8,91	6,33
10. Manufacture of Cement & Cement Products	66	2,70	2,18	41	11,86	4,60
11. Basic Metals & Metal Products	400	409,62	251,55	567	511,87	481,86
(a) Iron & Steel	151	313,87	184,57	205	469,39	448,06
(b) Non-Ferrous Metals	11	60,73	41,72	14	10,81	8,96
(c) Metal Products	238	35,02	25,25	348	31,66	24,84
12. Engineering	231	41,25	50,27	220	8,60	7,50
(a) Heavy Engineering	13	2,20	2,04	14	1,59	1,35
(b) Light Engineering	133	22,59	29,87	145	3,65	3,35
(c) Electrical Machinery & Goods	56	16,16	18,15	43	2,24	1,70
(d) Electronic Machinery & Goods	29	31	20	18	1,12	1,09
13. Vehicles, Vehicle Parts & Transport Equipments	202	1,86	1,04	1,219	3,42	2,60
14. Other Industries	5,731	44,65	31,54	10,572	98,93	81,23
15. Electricity, Gas & Water	38	5,55	3,71	24	23,38	22,15

(a) Electricity Generation & Transmission	33	5,00	3,27	4	20,70	20,07
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	5	55	44	20	2,68	2,08
16. Construction	182	32,29	30,45	347	17,47	14,72
III. TRANSPORT OPERATORS	1,797	23,05	14,90	3,053	24,56	20,74
IV. PROFESSIONAL AND OTHER SERVICES	2,675	831,52	28,75	6,796	72,29	58,29
V. PERSONAL LOANS	54,823	341,45	283,21	49,299	331,25	268,34
1. Loans for Purchase of Consumer Durables	4,862	18,24	12,85	5,633	17,52	14,44
2. Loans for Housing	6,246	129,97	114,49	6,124	121,20	97,67
3. Rest of the Personal Loans	43,715	193,25	155,86	37,542	192,53	156,23
VI. TRADE	21,222	542,43	423,21	34,396	361,13	295,35
1. Wholesale Trade	1,194	387,44	332,85	1,551	118,63	97,03
2. Retail Trade	20,028	155,00	90,36	32,845	242,50	198,32
VII. FINANCE	167	5,60	5,15	441	13,35	12,08
VIII. ALL OTHERS	17,613	1334,54	1205,41	19,062	154,29	122,43
TOTAL BANK CREDIT	1,50,517	4542,31	2910,73	1,73,102	2040,62	1729,38
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	2,238	90,76	64,77	3,617	13,72	11,82
2. Other Small Scale Industries	4,425	82,75	54,97	7,781	167,24	140,56

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	—	—	—	1,02,444	155,91	113,90
1. Direct Finance	—	—	—	95,484	143,22	104,20
2. Indirect Finance	—	—	—	6,960	12,70	9,70
II. INDUSTRY	2	5,19	5,19	19,528	30,69	23,60
1. Mining & Quarrying	—	—	—	5	20	14
2. Food Manufacturing & Processing	—	—	—	250	1,76	1,37
(a) Rice Mills, Flour & Dal Mills	—	—	—	237	1,61	1,26
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	—	—	—	13	15	11
3. Beverage & Tobacco	—	—	—	1	3	1
4. Textiles	—	—	—	98	15	9
(a) Cotton Textiles	—	—	—	—	—	—
(b) Jute & Other Natural Fibre Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	45	7	3
(d) Other Textiles & Textile Products	—	—	—	53	9	6
5. Paper, Paper Products & Printing	—	—	—	4	4	3
6. Leather & Leather Products	—	—	—	3	—	—
7. Rubber & Plastic Products	—	—	—	3	10	10
8. Chemicals & Chemical Products	—	—	—	22	14	12
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	18	12	10
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	—	—	—	4	2	2
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	1	1	1

11. Basic Metals & Metal Products	2	5,19	5,19	2	4	3
(a) Iron & Steel	1	3,00	3,00	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	1	2,19	2,19	2	4	3
12. Engineering	—	—	—	34	13	10
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	—	—	—	1	—	—
(c) Electrical Machinery & Goods	—	—	—	17	10	7
(d) Electronic Machinery & Goods	—	—	—	16	3	3
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	32	67	46
14. Other Industries	—	—	—	17,958	25,21	19,51
15. Electricity, Gas & Water	—	—	—	2	6	6
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	2	6	6
16. Construction	—	—	—	1,113	2,15	1,58
III. TRANSPORT OPERATORS	—	—	—	1,542	10,43	6,51
IV. PROFESSIONAL AND OTHER SERVICES	—	—	—	2,673	6,63	5,14
V. PERSONAL LOANS	21	79	77	42,591	106,03	87,91
1. Loans for Purchase of Consumer Durables	—	—	—	8,136	16,90	13,00
2. Loans for Housing	—	—	—	2,090	24,37	22,21
3. Rest of the Personal Loans	21	79	77	32,365	64,76	52,70
VI. TRADE	—	—	—	27,710	45,64	34,60
1. Wholesale Trade	—	—	—	1,329	2,56	1,79
2. Retail Trade	—	—	—	26,381	43,09	32,81
VII. FINANCE	—	—	—	64	13	6
VIII. ALL OTHERS	—	—	—	6,256	13,86	10,69
TOTAL BANK CREDIT	23	5,98	5,96	2,02,808	369,34	282,40
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	—	13,788	18,57	14,15
2. Other Small Scale Industries	—	—	—	3,930	7,00	5,33

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	9	83	66	1,90,744	587,64	453,59
1. Direct Finance	6	35	30	1,82,634	532,59	413,18
2. Indirect Finance	3	48	36	8,110	55,05	40,41
II. INDUSTRY	141	225,74	195,86	43,655	2378,20	1787,86
1. Mining & Quarrying	—	—	—	101	134,12	32,19
2. Food Manufacturing & Processing	6	48	48	2,435	214,24	161,38
(a) Rice Mills, Flour & Dal Mills	6	48	48	1,484	105,33	78,42
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	66	89,88	71,20
(d) Tea Processing	—	—	—	3	90	60
(e) Processing of Fruits & Vegetables	—	—	—	6	79	52
(f) Others	—	—	—	876	17,35	10,65
3. Beverage & Tobacco	—	—	—	33	19,90	18,28
4. Textiles	3	21,38	16,41	722	280,42	202,60
(a) Cotton Textiles	1	6,50	7,05	48	186,51	155,32
(b) Jute & Other Natural Fibre Textiles	—	—	—	37	1,03	77
(c) Handloom Textiles & Khadi	—	—	—	160	1,05	63

(d) Other Textiles & Textile Products	2	14,88	9,36	477	91,82	45,89
5. Paper, Paper Products & Printing	2	8	10	283	18,63	11,70
6. Leather & Leather Products	—	—	—	116	68	45
7. Rubber & Plastic Products	—	—	—	229	102,91	99,41
8. Chemicals & Chemical Products	6	2,15	79	595	147,98	63,21
(a) Heavy Industrial Chemicals	1	86	61	16	3,64	3,04
(b) Fertilisers	—	—	—	12	20,32	20,13
(c) Drugs & Pharmaceuticals	1	5	5	86	23,58	22,97
(d) Non-Edible Oils	—	—	—	11	2,94	1,84
(e) Other Chemicals & Chemical Products	4	1,24	13	470	97,52	15,23
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	33	10,75	8,22
10. Manufacture of Cement & Cement Products	—	—	—	108	14,57	6,78
11. Basic Metals & Metal Products	16	198,29	177,19	987	1125,01	915,82
(a) Iron & Steel	10	191,31	170,14	367	977,57	805,77
(b) Non-Ferrous Metals	—	—	—	25	71,54	50,68
(c) Metal Products	6	6,98	7,05	595	75,89	59,36
12. Engineering	3	2,16	12	488	52,14	57,99
(a) Heavy Engineering	—	—	—	27	3,78	3,40
(b) Light Engineering	1	5	—	280	26,29	33,23
(c) Electrical Machinery & Goods	1	11	9	117	18,60	20,01
(d) Electronic Machinery & Goods	1	2,00	3	64	3,46	1,35
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	1,453	5,95	4,10
14. Other Industries	104	1,11	74	34,365	169,90	133,02
15. Electricity, Gas & Water	—	—	—	64	28,99	25,92
(a) Electricity Generation & Transmission	—	—	—	37	25,70	23,34
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	27	3,29	2,58
16. Construction	1	10	3	1,643	52,01	46,79
III. TRANSPORT OPERATORS	28	35	23	6,420	58,40	42,37
IV. PROFESSIONAL AND OTHER SERVICES	55	2,35	1,68	12,199	912,79	93,86
V. PERSONAL LOANS	1,319	15,00	10,16	1,48,053	794,52	650,39
1. Loans for Purchase of Consumer Durables	13	4	4	18,644	52,71	40,33
2. Loans for Housing	74	1,21	1,10	14,534	276,75	235,48
3. Rest of the Personal Loans	1,232	13,76	9,03	1,14,875	465,07	374,58
VI. TRADE	329	7,83	6,57	83,657	957,04	759,73
1. Wholesale Trade	37	3,10	2,99	4,111	511,72	434,67
2. Retail Trade	292	4,73	3,58	79,546	445,32	325,06
VII. FINANCE	2	45	15	674	19,53	17,44
VIII. ALL OTHERS	27	23	22	42,958	1502,92	1338,75
TOTAL BANK CREDIT	1,910	252,79	215,52	5,28,360	7211,04	5143,99
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	62	61	38	19,705	123,66	91,13
2. Other Small Scale Industries	55	2,83	2,87	16,191	259,82	203,73