

**State : Chhattisgarh**

**Table No.5.7—State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March 2002**

<b>CENTRAL REGION</b>		(Amount in Rupees Lakh)					
<b>OCCUPATION</b>	<b>RURAL</b>			<b>SEMI-URBAN</b>			
	No. of	Credit	Amount	No. of	Credit	Amount	
	Accounts	Limit	Out	Accounts	Limit	Out	
	standing			standing			
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>6</b>	
<b>I. AGRICULTURE</b>	<b>1,49,845</b>	<b>339,36</b>	<b>262,39</b>	<b>34,935</b>	<b>148,79</b>	<b>114,11</b>	
1. Direct Finance	1,43,093	320,35	247,62	33,783	140,12	108,37	
2. Indirect Finance	6,752	19,01	14,77	1,152	8,67	5,74	
<b>II. INDUSTRY</b>	<b>27,913</b>	<b>536,66</b>	<b>415,02</b>	<b>7,951</b>	<b>712,21</b>	<b>581,28</b>	
1. Mining & Quarrying	15	7,22	6,91	35	121,96	20,98	
2. Food Manufacturing & Processing	1,319	25,53	18,31	556	38,34	25,66	
(a) Rice Mills, Flour & Dal Mills	667	14,16	11,14	434	34,92	23,82	
(b) Sugar	—	—	—	—	—	—	
(c) Edible Oils & Vanaspati	20	9,40	5,90	8	1,48	86	
(d) Tea Processing	—	—	—	—	—	—	
(e) Processing of Fruits & Vegetables	1	25	5	—	—	—	
(f) Others	631	1,71	1,21	114	1,93	98	
3. Beverage & Tobacco	—	—	—	5	1,27	63	
4. Textiles	447	239,35	164,85	136	9,91	9,76	
(a) Cotton Textiles	32	166,36	131,66	9	8,33	8,65	
(b) Jute & Other Natural Fibre Textiles	6	4	2	17	10	9	
(c) Handloom Textiles & Khadi	135	39	33	13	57	21	
(d) Other Textiles & Textile Products	274	72,56	32,84	97	91	81	
5. Paper, Paper Products & Printing	49	49	32	96	7,51	2,65	
6. Leather & Leather Products	75	22	18	19	8	7	
7. Rubber & Plastic Products	51	69,68	69,34	22	53	45	
8. Chemicals & Chemical Products	119	35,27	28,23	65	4,09	2,28	
(a) Heavy Industrial Chemicals	—	—	—	3	55	37	
(b) Fertilisers	3	5,23	5,19	2	20	14	
(c) Drugs & Pharmaceuticals	12	21,73	21,37	27	67	57	
(d) Non-Edible Oils	—	—	—	3	1,63	54	
(e) Other Chemicals & Chemical Products	104	8,30	1,67	30	1,04	66	
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	10	3,34	3,02	
10. Manufacture of Cement & Cement Products	26	72	59	42	1,76	1,38	
11. Basic Metals & Metal Products	174	97,54	77,72	136	460,52	461,14	
(a) Iron & Steel	29	80,82	62,13	31	452,69	453,64	
(b) Non-Ferrous Metals	—	—	—	4	24	18	
(c) Metal Products	145	16,73	15,59	101	7,59	7,32	
12. Engineering	125	7,07	6,49	71	1,38	1,14	
(a) Heavy Engineering	3	20	17	3	18	16	
(b) Light Engineering	57	41	36	39	82	64	
(c) Electrical Machinery & Goods	33	6,39	5,91	15	20	17	
(d) Electronic Machinery & Goods	32	8	6	14	18	17	
13. Vehicles, Vehicle Parts & Transport Equipments	946	2,06	1,41	438	78	47	
14. Other Industries	23,564	47,50	37,67	5,955	32,48	24,69	
15. Electricity, Gas & Water	5	71	31	18	1,65	1,17	
(a) Electricity Generation & Transmission	5	71	31	10	93	69	
(b) Non-Conventional Energy	—	—	—	—	—	—	
(c) Gas, Steam & Water Supply	—	—	—	8	72	48	
16. Construction	998	3,31	2,69	347	26,63	25,79	
<b>III. TRANSPORT OPERATORS</b>	<b>2,502</b>	<b>18,76</b>	<b>12,30</b>	<b>2,127</b>	<b>16,40</b>	<b>11,78</b>	

<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>5,750</b>	<b>17,89</b>	<b>14,08</b>	<b>2,796</b>	<b>20,51</b>	<b>14,47</b>
<b>V. PERSONAL LOANS</b>	<b>60,567</b>	<b>176,31</b>	<b>147,07</b>	<b>36,223</b>	<b>180,84</b>	<b>147,64</b>
1. Loans for Purchase of Consumer Durables	8,201	19,88	15,26	6,138	17,13	12,94
2. Loans for Housing	3,551	34,91	30,58	2,716	48,28	42,20
3. Rest of the Personal Loans	48,815	121,53	101,24	27,369	115,44	92,50
<b>VI. TRADE</b>	<b>46,985</b>	<b>145,32</b>	<b>109,49</b>	<b>21,271</b>	<b>146,64</b>	<b>117,89</b>
1. Wholesale Trade	1,713	25,40	17,58	681	41,33	33,54
2. Retail Trade	45,272	119,92	91,91	20,590	105,31	84,35
<b>VII. FINANCE</b>	<b>164</b>	<b>59</b>	<b>48</b>	<b>68</b>	<b>2,71</b>	<b>2,23</b>
<b>VIII. ALL OTHERS</b>	<b>19,069</b>	<b>159,89</b>	<b>112,91</b>	<b>8,810</b>	<b>137,72</b>	<b>117,99</b>
<b>TOTAL BANK CREDIT</b>	<b>3,12,795</b>	<b>1,394,79</b>	<b>1,073,74</b>	<b>1,14,181</b>	<b>1,365,82</b>	<b>1,107,38</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	15,398	27,90	21,23	3,005	34,44	24,08
2. Other Small Scale Industries	8,180	52,19	44,09	3,485	37,46	29,12

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out	Accounts	Limit	Out
			standing			standing
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>5,964</b>	<b>99,50</b>	<b>77,10</b>	—	—	—
1. Direct Finance	5,758	72,12	57,20	—	—	—
2. Indirect Finance	206	27,38	19,90	—	—	—
<b>II. INDUSTRY</b>	<b>7,791</b>	<b>1,129,32</b>	<b>791,57</b>	—	—	—
1. Mining & Quarrying	51	4,95	4,30	—	—	—
2. Food Manufacturing & Processing	560	150,38	117,42	—	—	—
(a) Rice Mills, Flour & Dal Mills	383	56,24	43,46	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	38	78,99	64,44	—	—	—
(d) Tea Processing	3	90	60	—	—	—
(e) Processing of Fruits & Vegetables	5	54	46	—	—	—
(f) Others	131	13,70	8,46	—	—	—
3. Beverage & Tobacco	28	18,63	17,65	—	—	—
4. Textiles	139	31,16	27,99	—	—	—
(a) Cotton Textiles	7	11,82	15,01	—	—	—
(b) Jute & Other Natural Fibre Textiles	14	89	66	—	—	—
(c) Handloom Textiles & Khadi	12	9	9	—	—	—
(d) Other Textiles & Textile Products	106	18,35	12,23	—	—	—
5. Paper, Paper Products & Printing	138	10,63	8,73	—	—	—
6. Leather & Leather Products	22	38	20	—	—	—
7. Rubber & Plastic Products	156	32,70	29,62	—	—	—
8. Chemicals & Chemical Products	411	108,63	32,70	—	—	—
(a) Heavy Industrial Chemicals	13	3,09	2,67	—	—	—
(b) Fertilisers	7	14,88	14,81	—	—	—
(c) Drugs & Pharmaceuticals	47	1,17	1,03	—	—	—
(d) Non-Edible Oils	8	1,31	1,30	—	—	—
(e) Other Chemicals & Chemical Products	336	88,18	12,90	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	23	7,40	5,20	—	—	—
10. Manufacture of Cement & Cement Products	40	12,09	4,82	—	—	—
11. Basic Metals & Metal Products	677	566,94	376,96	—	—	—
(a) Iron & Steel	307	444,07	290,00	—	—	—
(b) Non-Ferrous Metals	21	71,30	50,50	—	—	—
(c) Metal Products	349	51,57	36,46	—	—	—
12. Engineering	292	43,69	50,36	—	—	—
(a) Heavy Engineering	21	3,41	3,07	—	—	—
(b) Light Engineering	184	25,06	32,23	—	—	—

	(c) Electrical Machinery & Goods	69	12,01	13,93	—	—	—
	(d) Electronic Machinery & Goods	18	3,20	1,13	—	—	—
	13. Vehicles, Vehicle Parts & Transport Equipments	69	3,11	2,23	—	—	—
	14. Other Industries	4,846	89,92	70,66	—	—	—
	15. Electricity, Gas & Water	41	26,63	24,44	—	—	—
	(a) Electricity Generation & Transmission	22	24,06	22,34	—	—	—
	(b) Non-Conventional Energy	—	—	—	—	—	—
	(c) Gas, Steam & Water Supply	19	2,57	2,10	—	—	—
	16. Construction	298	22,07	18,30	—	—	—
<b>III.</b>	<b>TRANSPORT OPERATORS</b>	<b>1,791</b>	<b>23,23</b>	<b>18,29</b>	—	—	—
<b>IV.</b>	<b>PROFESSIONAL AND OTHER SERVICES</b>	<b>3,653</b>	<b>874,39</b>	<b>65,31</b>	—	—	—
<b>V.</b>	<b>PERSONAL LOANS</b>	<b>51,263</b>	<b>437,37</b>	<b>355,68</b>	—	—	—
	1. Loans for Purchase of Consumer Durables	4,305	15,70	12,13	—	—	—
	2. Loans for Housing	8,267	193,56	162,70	—	—	—
	3. Rest of the Personal Loans	38,691	228,10	180,84	—	—	—
<b>VI.</b>	<b>TRADE</b>	<b>15,401</b>	<b>665,08</b>	<b>532,35</b>	—	—	—
	1. Wholesale Trade	1,717	445,00	383,54	—	—	—
	2. Retail Trade	13,684	220,08	148,81	—	—	—
<b>VII.</b>	<b>FINANCE</b>	<b>442</b>	<b>16,23</b>	<b>14,73</b>	—	—	—
<b>VIII.</b>	<b>ALL OTHERS</b>	<b>15,079</b>	<b>1205,32</b>	<b>1107,85</b>	—	—	—
<b>TOTAL BANK CREDIT</b>		<b>1,01,384</b>	<b>4450,43</b>	<b>2962,87</b>	—	—	—
	<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,302	61,32	45,81	—	—	—
	2. Other Small Scale Industries	4,526	170,17	130,52	—	—	—