

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2010**

CENTRAL REGION
STATE: CHHATTISGARH

(Amount in ₹ Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	2,68,034	1682,98	1315,62	1,09,309	1269,12	1044,77
1. Direct Finance	2,64,256	1626,88	1273,91	1,07,571	1132,76	925,85
2. Indirect Finance	3,778	56,10	41,72	1,738	136,35	118,92
II. INDUSTRY	13,144	2336,39	840,77	7,700	1394,16	1166,90
1. Mining & Quarrying	277	1171,68	69,48	320	496,19	465,79
2. Food Manufacturing & Processing	1,728	100,30	79,65	2,070	413,73	324,89
(a) Rice Mills, Flour & Dal Mills	949	66,27	51,55	1,311	346,60	271,51
(b) Sugar	—	—	—	3	11	5
(c) Edible Oils & Vanaspati	180	9,13	7,22	213	8,96	5,33
(d) Tea Processing	1	4	—	3	5	3
(e) Processing of Fruits & Vegetables	22	5,09	4,06	11	3,95	3,03
(f) Others	576	19,77	16,82	529	54,05	44,94
3. Beverage & Tobacco	7	70	65	32	7,07	6,22
4. Textiles	642	11,94	5,54	537	14,13	9,78
(a) Cotton Textiles	84	5,50	1,11	62	1,03	78
(b) Jute & Other Natural Fibre Textiles	61	34	33	16	63	50
(c) Handloom Textiles & Khadi	163	2,62	1,79	163	5,76	4,86
(d) Other Textiles & Textile Products	334	3,48	2,32	296	6,71	3,63
5. Paper, Paper Products & Printing	92	13,28	10,24	110	4,91	3,89
6. Woods and Wood Products	690	3,54	2,62	531	7,73	5,52
7. Leather & Leather Products	268	5,76	5,06	54	48	31
8. Gems and Jewellery	36	20	16	20	38	32
9. Rubber & Plastic Products	57	1,76	1,37	98	9,46	6,66
10. Chemicals & Chemical Products	164	50,07	23,60	90	8,65	6,28
(a) Heavy Industrial Chemicals	1	15,00	5	12	2,41	1,51
(b) Fertilisers	119	12,90	12,11	4	40	40
(c) Drugs & Pharmaceuticals	18	8	6	10	76	62
(d) Non-Edible Oils	5	21,50	10,96	2	25	21
(e) Other Chemicals & Chemical Products	21	60	42	62	4,85	3,54
11. Petroleum, Coal Products & Nuclear Fuels	3	27	25	17	2,81	1,18
12. Manufacture of Cement & Cement Products	240	6,97	4,71	126	13,44	9,77
13. Basic Metals & Metal Products	288	751,70	486,15	328	260,78	220,55
(a) Iron & Steel	42	684,68	425,55	78	213,50	179,04
(b) Non-Ferrous Metals	7	2,36	34	12	3,22	3,01
(c) Metal Products	239	64,66	60,26	238	44,06	38,50
14. Engineering	362	20,87	15,37	482	21,29	16,50
(a) Heavy Engineering	15	8,94	4,99	39	4,08	3,42
(b) Light Engineering	231	3,56	2,87	343	12,77	9,59
(c) Electrical Machinery & Goods	45	8,01	7,24	80	3,92	3,08
(d) Electronic Machinery & Goods	71	37	27	20	53	41
15. Vehicles, Vehicle Parts & Transport Equipments	262	4,14	2,59	87	3,52	2,98
16. Other Industries	7,472	44,58	32,71	2,158	46,93	35,27
17. Electricity, Gas & Water	11	76,29	51,65	12	1,97	1,70
(a) Electricity Generation & Transmission	3	73,36	50,89	2	55	53
(b) Non-Conventional Energy	2	44	12	2	41	31
(c) Gas, Steam & Water Supply	6	2,49	64	8	1,01	86
18. Construction	545	72,34	48,97	628	80,69	49,30
(a) Other than Infrastructure	403	58,70	36,32	499	46,70	22,04
(b) Infrastructure Construction	142	13,64	12,65	129	33,99	27,26
III. TRANSPORT OPERATORS	2,426	173,75	102,95	3,694	215,42	110,26
IV. PROFESSIONAL AND OTHER SERVICES	12,521	100,39	66,22	4,735	123,08	96,49
1. Professional Services	2,800	30,98	19,78	786	10,39	7,78
2. Tourism, Hotel & Restaurants	748	5,31	3,99	420	15,63	10,39
3. Recreation services	204	1,19	79	121	1,75	1,29
4. IT and Telecommunications	10	52	48	33	2,83	2,33
5. Others	8,759	62,39	41,19	3,375	92,49	74,70
V. PERSONAL LOANS	1,06,887	1240,07	904,01	96,584	1649,56	1215,11
1. Housing	10,402	240,31	189,79	14,996	555,55	437,84
2. Consumer Durables	4,193	25,44	16,88	2,485	14,93	10,47
3. Vehicles	5,225	101,26	67,41	7,410	161,45	114,78
4. Education	1,875	45,57	34,03	3,151	74,53	52,34
5. Personal Credit Cards	1,317	7,65	5,41	543	3,59	3,16
6. Others	83,875	819,83	590,50	67,999	839,52	596,51
VI. TRADE	62,277	672,33	549,74	32,189	532,23	434,61
1. Wholesale Trade	2,841	23,25	19,08	524	46,68	37,65
2. Retail Trade	59,436	649,08	530,67	31,665	485,55	396,96
VII. FINANCE	3,309	12,63	8,94	659	12,94	11,97
VIII. ALL OTHERS	18,577	130,22	83,35	10,047	69,76	52,32
TOTAL BANK CREDIT	4,87,175	6348,75	3871,61	2,64,917	5266,26	4132,44

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CENTRAL REGION
STATE: CHHATTISGARH

(Amount in ₹ Lakh)

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	25,131	3560,41	3306,85	–	–	–
1. Direct Finance	24,098	2048,04	1917,24	–	–	–
2. Indirect Finance	1,033	1512,37	1389,61	–	–	–
II. INDUSTRY	14,964	10840,49	6935,30	–	–	–
1. Mining & Quarrying	307	380,13	265,73	–	–	–
2. Food Manufacturing & Processing	1,549	590,13	447,06	–	–	–
(a) Rice Mills, Flour & Dal Mills	944	360,54	287,02	–	–	–
(b) Sugar	1	10	6	–	–	–
(c) Edible Oils & Vanaspati	57	104,03	64,88	–	–	–
(d) Tea Processing	10	4,84	3,83	–	–	–
(e) Processing of Fruits & Vegetables	11	2,62	1,00	–	–	–
(f) Others	526	117,99	90,26	–	–	–
3. Beverage & Tobacco	52	101,62	80,00	–	–	–
4. Textiles	327	30,69	26,74	–	–	–
(a) Cotton Textiles	21	3,45	2,76	–	–	–
(b) Jute & Other Natural Fibre Textiles	24	1,75	1,54	–	–	–
(c) Handloom Textiles & Khadi	39	66	54	–	–	–
(d) Other Textiles & Textile Products	243	24,83	21,91	–	–	–
5. Paper, Paper Products & Printing	264	105,42	84,04	–	–	–
6. Woods and Wood Products	231	25,72	19,99	–	–	–
7. Leather & Leather Products	50	72	54	–	–	–
8. Gems and Jewellery	25	8,13	6,12	–	–	–
9. Rubber & Plastic Products	278	101,29	65,98	–	–	–
10. Chemicals & Chemical Products	349	222,41	183,52	–	–	–
(a) Heavy Industrial Chemicals	76	85,48	62,21	–	–	–
(b) Fertilisers	26	61,72	56,75	–	–	–
(c) Drugs & Pharmaceuticals	20	3,48	3,22	–	–	–
(d) Non-Edible Oils	15	8,73	6,54	–	–	–
(e) Other Chemicals & Chemical Products	212	63,00	54,80	–	–	–
11. Petroleum, Coal Products & Nuclear Fuels	81	75,83	62,63	–	–	–
12. Manufacture of Cement & Cement Products	246	50,06	35,69	–	–	–
13. Basic Metals & Metal Products	2,571	6098,94	4302,92	–	–	–
(a) Iron & Steel	1,072	4680,58	3385,75	–	–	–
(b) Non-Ferrous Metals	81	545,54	267,74	–	–	–
(c) Metal Products	1,418	872,82	649,43	–	–	–
14. Engineering	5,347	318,54	248,98	–	–	–
(a) Heavy Engineering	130	61,99	47,07	–	–	–
(b) Light Engineering	4,970	211,15	165,70	–	–	–
(c) Electrical Machinery & Goods	214	41,38	33,29	–	–	–
(d) Electronic Machinery & Goods	33	4,02	2,91	–	–	–
15. Vehicles, Vehicle Parts & Transport Equipments	203	62,17	42,92	–	–	–
16. Other Industries	1,332	1194,00	168,37	–	–	–
17. Electricity, Gas & Water	97	756,10	419,96	–	–	–
(a) Electricity Generation & Transmission	58	720,93	391,42	–	–	–
(b) Non-Conventional Energy	4	4,45	4,12	–	–	–
(c) Gas, Steam & Water Supply	35	30,73	24,43	–	–	–
18. Construction	1,655	718,58	474,12	–	–	–
(a) Other than Infrastructure	1,017	274,64	175,50	–	–	–
(b) Infrastructure Construction	638	443,95	298,61	–	–	–
III. TRANSPORT OPERATORS	4,886	400,86	224,75	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	7,611	1202,38	937,70	–	–	–
1. Professional Services	1,358	80,79	70,26	–	–	–
2. Tourism, Hotel & Restaurants	643	158,20	133,92	–	–	–
3. Recreation services	74	20,14	19,51	–	–	–
4. IT and Telecommunications	64	7,08	5,54	–	–	–
5. Others	5,472	936,18	708,46	–	–	–
V. PERSONAL LOANS	1,52,015	4240,21	3213,41	–	–	–
1. Housing	42,601	2567,06	2052,74	–	–	–
2. Consumer Durables	4,420	32,39	26,25	–	–	–
3. Vehicles	29,319	467,77	304,95	–	–	–
4. Education	7,200	190,94	141,10	–	–	–
5. Personal Credit Cards	2,573	18,63	9,81	–	–	–
6. Others	65,902	963,43	678,55	–	–	–
VI. TRADE	24,138	6949,23	3279,32	–	–	–
1. Wholesale Trade	2,156	4922,36	1527,09	–	–	–
2. Retail Trade	21,982	2026,87	1752,23	–	–	–
VII. FINANCE	753	37,12	29,08	–	–	–
VIII. ALL OTHERS	30,702	552,31	405,24	–	–	–
TOTAL BANK CREDIT	2,60,200	27783,01	18331,65	–	–	–