

**Table No. 5.6 – State and Bank Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2001**

**STATE : ORISSA**

<b>EASTERN REGION</b>		(Amount in Rupees Lakh)					
<b>OCCUPATION</b>		<b>STATE BANK OF INDIA AND ITS ASSOCIATES</b>			<b>NATIONALISED BANKS</b>		
		<b>No. of Accounts</b>	<b>Credit Limit</b>	<b>Amount Outstanding</b>	<b>No. of Accounts</b>	<b>Credit Limit</b>	<b>Amount Outstanding</b>
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
<b>I. AGRICULTURE</b>		<b>1,75,361</b>	<b>393,13</b>	<b>322,18</b>	<b>2,22,479</b>	<b>417,89</b>	<b>367,37</b>
1.	Direct Finance	1,74,928	364,48	300,04	2,19,453	377,47	334,81
2.	Indirect Finance	433	28,66	22,14	3,026	40,43	32,56
<b>II. INDUSTRY</b>		<b>31,717</b>	<b>759,17</b>	<b>644,11</b>	<b>48,282</b>	<b>1095,36</b>	<b>991,98</b>
1.	Mining & Quarrying	133	58,83	54,54	101	47,84	46,72
2.	Food Manufacturing & Processing	491	136,75	123,99	1,556	104,92	95,11
	(a) Rice Mills, Flour & Dal Mills	297	72,67	63,71	505	41,11	37,51
	(b) Sugar	8	25,01	25,26	5	1,84	1,57
	(c) Edible Oils & Vanaspati	36	22,23	19,36	69	5,83	5,10
	(d) Tea Processing	1	5	5	4	5,41	5,43
	(e) Processing of Fruits & Vegetables	1	10	3	12	4,31	2,96
	(f) Others	148	16,69	15,58	961	46,41	42,54
3.	Beverage & Tobacco	18	2,70	3,96	14	3,87	2,87
4.	Textiles	110	8,56	7,81	367	44,18	38,12
	(a) Cotton Textiles	8	2,95	2,60	42	13,85	11,62
	(b) Jute Textiles	6	50	44	8	4,86	4,10
	(c) Handloom Textiles & Khadi	25	1,37	1,04	49	40	39
	(d) Other Textiles	71	3,73	3,74	268	25,08	22,01
5.	Paper, Paper Products & Printing	115	39,51	31,80	297	19,29	16,99
6.	Leather & Leather Products	8	56	91	33	48	45
7.	Rubber & Rubber Products	24	2,31	2,28	49	2,45	2,34
8.	Chemicals & Chemical Products	241	41,02	39,99	487	128,22	96,00
	(a) Heavy Industrial Chemicals	25	5,38	5,58	12	89	86
	(b) Fertilisers	3	2,66	2,60	9	108,42	79,42
	(c) Drugs & Pharmaceuticals	49	3,45	2,95	61	5,22	3,19
	(d) Non-Edible Oils	1	2	-	3	27	26
	(e) Other Chemicals & Chemical Products	163	29,50	28,86	402	13,42	12,28
9.	Petroleum, Coal Products & Nuclear Fuels	8	4,95	6,19	43	28,45	28,60
10.	Manufacture of Cement & Cement Products	56	39,68	26,46	185	42,15	37,31
11.	Basic Metals & Metal Products	312	216,72	180,02	573	374,95	348,63
	(a) Iron & Steel	76	114,65	84,18	174	298,21	275,61
	(b) Non-Ferrous Metals	19	79,97	75,40	26	39,92	42,63
	(c) Other Metal Products	217	22,10	20,43	373	36,82	30,40
12.	Engineering	207	31,33	21,51	373	35,93	33,67
	(a) Heavy Engineering	11	1,54	1,38	20	3,32	2,38
	(b) Light Engineering	22	8,35	8,78	140	2,26	2,08
	(c) Electrical Machinery & Goods	150	9,52	8,51	179	8,73	8,88
	(d) Electronic Machinery & Goods	24	11,92	2,84	34	21,63	20,32
13.	Vehicles, Vehicle Parts & Transport Equipments	19	1,38	1,11	146	10,42	7,77
14.	Other Industries	29,921	165,70	135,59	43,511	202,49	189,06
15.	Electricity, Gas & Water	19	5,29	5,23	39	27,26	27,28
	(a) Electricity Generation & Transmission	14	4,93	4,91	30	26,53	26,61
	(b) Non-Conventional Energy	-	-	-	1	4	2
	(c) Gas, Steam & Water Supply	5	37	33	8	68	65
16.	Construction	35	3,86	2,72	508	22,46	21,06
<b>III. TRANSPORT OPERATORS</b>		<b>2,936</b>	<b>47,41</b>	<b>31,14</b>	<b>8,529</b>	<b>80,58</b>	<b>69,14</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>		<b>22,247</b>	<b>107,54</b>	<b>77,75</b>	<b>48,066</b>	<b>284,70</b>	<b>212,11</b>
<b>V. PERSONAL LOANS</b>		<b>1,50,329</b>	<b>595,81</b>	<b>516,51</b>	<b>1,94,883</b>	<b>749,88</b>	<b>678,13</b>
1.	Loans for Purchase of Consumer Durables	13,676	31,18	23,78	18,346	54,35	44,90
2.	Loans for Housing	22,364	215,60	198,60	38,732	311,24	290,93
3.	Rest of the Personal Loans	1,14,289	349,03	294,12	1,37,805	384,29	342,30
<b>VI. TRADE</b>		<b>71,363</b>	<b>344,79</b>	<b>293,47</b>	<b>91,871</b>	<b>435,95</b>	<b>404,68</b>
1.	Wholesale Trade	3,436	98,68	84,34	6,426	114,46	105,53

2. Retail Trade	67,927	246,12	209,14	85,445	321,49	299,15
<b>VII. FINANCE</b>	<b>20</b>	<b>2,26</b>	<b>82</b>	<b>123</b>	<b>30,81</b>	<b>27,30</b>
<b>VIII. ALLOTHERS</b>	<b>16,904</b>	<b>265,82</b>	<b>232,42</b>	<b>59,419</b>	<b>319,18</b>	<b>301,94</b>
<b>TOTAL BANK CREDIT</b>	<b>4,70,877</b>	<b>2515,94</b>	<b>2118,40</b>	<b>6,73,652</b>	<b>3414,36</b>	<b>3052,63</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	5,283	8,23	6,70	16,614	31,15	28,47
2. Other Small Scale Industries	18,345	295,62	258,74	21,013	203,91	188,18

**NORTHERN REGION**

(Amount in Rupees Lakh)

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	-	-	-	<b>3,51,908</b>	<b>396,17</b>	<b>333,15</b>
1. Direct Finance	-	-	-	3,47,888	388,26	326,42
2. Indirect Finance	-	-	-	4,020	7,91	6,73
<b>II. INDUSTRY</b>	<b>7</b>	<b>226,96</b>	<b>78,00</b>	<b>86,217</b>	<b>97,07</b>	<b>80,41</b>
1. Mining & Quarrying	-	-	-	8	1,15	66
2. Food Manufacturing & Processing	-	-	-	249	8,05	7,11
(a) Rice Mills, Flour & Dal Mills	-	-	-	164	6,40	5,77
(b) Sugar	-	-	-	1	4	1
(c) Edible Oils & Vanaspati	-	-	-	10	23	18
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	6	53	42
(f) Others	-	-	-	68	84	74
3. Beverage & Tobacco	-	-	-	2	5	3
4. Textiles	-	-	-	57	75	64
(a) Cotton Textiles	-	-	-	16	13	9
(b) Jute Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	17	30	20
(d) Other Textiles	-	-	-	24	33	34
5. Paper, Paper Products & Printing	-	-	-	20	32	24
6. Leather & Leather Products	-	-	-	2	1	-
7. Rubber & Rubber Products	-	-	-	3	5	6
8. Chemicals & Chemical Products	-	-	-	14	21	16
(a) Heavy Industrial Chemicals	-	-	-	-	-	-
(b) Fertilisers	-	-	-	-	-	-
(c) Drugs & Pharmaceuticals	-	-	-	5	13	10
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	-	-	-	9	8	6
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-
10. Manufacture of Cement & Cement Products	-	-	-	9	15	14
11. Basic Metals & Metal Products	1	41	51	31	99	73
(a) Iron & Steel	-	-	-	3	73	49
(b) Non-Ferrous Metals	1	41	51	-	-	-
(c) Other Metal Products	-	-	-	28	26	24
12. Engineering	5	226,10	76,76	32	21	16
(a) Heavy Engineering	5	226,10	76,76	-	-	-
(b) Light Engineering	-	-	-	15	10	8
(c) Electrical Machinery & Goods	-	-	-	17	12	8
(d) Electronic Machinery & Goods	-	-	-	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	-	-	-	11	9	6
14. Other Industries	1	45	73	85,755	84,79	70,20
15. Electricity, Gas & Water	-	-	-	-	-	-
(a) Electricity Generation & Transmission	-	-	-	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16. Construction	-	-	-	24	25	20
<b>III. TRANSPORT OPERATORS</b>	-	-	-	<b>16,390</b>	<b>101,88</b>	<b>78,88</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	-	-	-	<b>28,846</b>	<b>31,94</b>	<b>27,48</b>
<b>V. PERSONAL LOANS</b>	<b>862</b>	<b>25,75</b>	<b>17,52</b>	<b>1,39,242</b>	<b>235,00</b>	<b>205,88</b>
1. Loans for Purchase of Consumer Durables	-	-	-	11,635	20,83	16,66
2. Loans for Housing	-	-	-	6,337	52,55	47,95
3. Rest of the Personal Loans	862	25,75	17,52	1,21,270	161,62	141,28
<b>VI. TRADE</b>	-	-	-	<b>1,87,111</b>	<b>219,90</b>	<b>182,33</b>
1. Wholesale Trade	-	-	-	2,022	6,72	5,81
2. Retail Trade	-	-	-	1,85,089	213,19	176,52
<b>VII. FINANCE</b>	-	-	-	<b>12</b>	<b>27</b>	<b>23</b>
<b>VIII. ALLOTHERS</b>	-	-	-	<b>39,125</b>	<b>38,87</b>	<b>34,67</b>
<b>TOTAL BANK CREDIT</b>	<b>869</b>	<b>252,71</b>	<b>95,52</b>	<b>8,48,851</b>	<b>1121,10</b>	<b>943,04</b>

<i>OF WHICH:</i> 1. Artisans & Village Industries	-	-	-	59,258	57,12	46,88
2. Other Small Scale Industries	-	-	-	9,846	16,09	13,78

**NORTHERN REGION**

(Amount in Rupees Lakh)

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
<b>I. AGRICULTURE</b>	<b>246</b>	<b>1,35</b>	<b>91</b>	<b>7,49,994</b>	<b>1208,55</b>	<b>1023,62</b>
1. Direct Finance	246	1,35	91	7,42,515	1131,56	962,19
2. Indirect Finance	-	-	-	7,479	76,99	61,43
<b>II. INDUSTRY</b>	<b>115</b>	<b>10,58</b>	<b>5,79</b>	<b>1,66,338</b>	<b>2189,14</b>	<b>1800,28</b>
1. Mining & Quarrying	-	-	-	242	107,81	101,92
2. Food Manufacturing & Processing	3	2,70	1,70	2,299	252,42	227,92
(a) Rice Mills, Flour & Dal Mills	-	-	-	966	120,19	106,98
(b) Sugar	-	-	-	14	26,89	26,84
(c) Edible Oils & Vanaspati	-	-	-	115	28,30	24,65
(d) Tea Processing	-	-	-	5	5,46	5,48
(e) Processing of Fruits & Vegetables	-	-	-	19	4,94	3,42
(f) Others	3	2,70	1,70	1,180	66,64	60,55
3. Beverage & Tobacco	-	-	-	34	6,62	6,86
4. Textiles	1	5	-	535	53,55	46,57
(a) Cotton Textiles	-	-	-	66	16,93	14,31
(b) Jute Textiles	-	-	-	14	5,36	4,53
(c) Handloom Textiles & Khadi	-	-	-	91	2,07	1,64
(d) Other Textiles	1	5	-	364	29,19	26,09
5. Paper, Paper Products & Printing	1	25	32	433	59,38	49,35
6. Leather & Leather Products	-	-	-	43	1,05	1,37
7. Rubber & Rubber Products	-	-	-	76	4,81	4,68
8. Chemicals & Chemical Products	10	8	6	752	169,52	136,21
(a) Heavy Industrial Chemicals	-	-	-	37	6,27	6,45
(b) Fertilisers	-	-	-	12	111,08	82,02
(c) Drugs & Pharmaceuticals	9	6	5	124	8,86	6,28
(d) Non-Edible Oils	-	-	-	4	30	26
(e) Other Chemicals & Chemical Products	1	2	1	575	43,02	41,21
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	51	33,40	34,79
10. Manufacture of Cement & Cement Products	-	-	-	250	81,97	63,91
11. Basic Metals & Metal Products	9	6	5	926	593,14	529,94
(a) Iron & Steel	-	-	-	253	413,60	360,28
(b) Non-Ferrous Metals	-	-	-	46	120,30	118,54
(c) Other Metal Products	9	6	5	627	59,24	51,12
12. Engineering	4	5,12	2,65	621	298,69	134,74
(a) Heavy Engineering	-	-	-	36	230,96	80,52
(b) Light Engineering	1	3	3	178	10,73	10,97
(c) Electrical Machinery & Goods	2	5,06	2,59	348	23,42	20,07
(d) Electronic Machinery & Goods	1	3	3	59	33,58	23,19
13. Vehicles, Vehicle Parts & Transport Equipments	11	7	5	187	11,96	8,99
14. Other Industries	70	1,35	60	1,59,258	454,78	396,18
15. Electricity, Gas & Water	-	-	-	58	32,55	32,51
(a) Electricity Generation & Transmission	-	-	-	44	31,46	31,52
(b) Non-Conventional Energy	-	-	-	1	4	2
(c) Gas, Steam & Water Supply	-	-	-	13	1,05	97
16. Construction	6	92	34	573	27,49	24,32
<b>III. TRANSPORT OPERATORS</b>	<b>52</b>	<b>1,15</b>	<b>86</b>	<b>27,907</b>	<b>231,02</b>	<b>180,02</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>101</b>	<b>5,37</b>	<b>4,39</b>	<b>99,260</b>	<b>429,56</b>	<b>321,74</b>
<b>V. PERSONAL LOANS</b>	<b>2,595</b>	<b>26,56</b>	<b>18,45</b>	<b>4,87,911</b>	<b>1633,00</b>	<b>1436,49</b>
1. Loans for Purchase of Consumer Durables	82	21	16	43,739	106,57	85,50
2. Loans for Housing	195	2,52	2,26	67,628	581,91	539,74
3. Rest of the Personal Loans	2,318	23,83	16,04	3,76,544	944,51	811,26
<b>VI. TRADE</b>	<b>811</b>	<b>22,81</b>	<b>15,80</b>	<b>3,51,156</b>	<b>1023,45</b>	<b>896,28</b>
1. Wholesale Trade	58	4,64	3,21	11,942	224,50	198,89
2. Retail Trade	753	18,16	12,59	3,39,214	798,95	697,39
<b>VII. FINANCE</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>161</b>	<b>33,40</b>	<b>28,41</b>
<b>VIII. ALLOTHERS</b>	<b>254</b>	<b>7,76</b>	<b>6,49</b>	<b>1,15,702</b>	<b>631,62</b>	<b>575,50</b>
<b>TOTAL BANK CREDIT</b>	<b>4,180</b>	<b>75,64</b>	<b>52,75</b>	<b>19,98,429</b>	<b>7379,74</b>	<b>6262,34</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	4	1	1	81,159	96,51	82,05
2. Other Small Scale Industries	77	1,64	96	49,281	517,27	461,65