

**State : Orissa**

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

EASTERN 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	
<b>I. AGRICULTURE</b>	<b>6,13,114</b>	<b>868,53</b>	<b>731,20</b>	<b>1,15,731</b>	<b>244,99</b>	<b>211,32</b>	
1. Direct Finance	6,06,830	836,15	708,01	1,15,011	222,79	192,68	
2. Indirect Finance	6,284	32,38	23,19	720	22,19	18,65	
<b>II. INDUSTRY</b>	<b>1,19,116</b>	<b>645,39</b>	<b>440,69</b>	<b>26,253</b>	<b>569,17</b>	<b>500,82</b>	
1. Mining & Quarrying	49	17,59	16,20	72	47,79	44,67	
2. Food Manufacturing & Processing	944	45,59	42,84	665	107,55	96,51	
(a) Rice Mills, Flour & Dal Mills	451	27,86	26,36	357	64,67	55,96	
(b) Sugar	6	9,55	9,41	8	17,34	17,44	
(c) Edible Oils & Vanaspati	56	2,47	2,04	39	11,84	11,14	
(d) Tea Processing	1	2	4	2	13	12	
(e) Processing of Fruits & Vegetables	12	84	70	1	3	—	
(f) Others	418	4,86	4,29	258	13,55	11,86	
3. Beverage & Tobacco	7	42	33	15	3,41	2,44	
4. Textiles	239	15,39	12,03	123	29,38	26,67	
(a) Cotton Textiles	27	47	37	11	15,49	13,07	
(b) Jute Textiles	1	18	18	5	1,82	1,60	
(c) Handloom Textiles & Khadi	50	1,30	92	21	56	51	
(d) Other Textiles	161	13,44	10,55	86	11,51	11,50	
5. Paper, Paper Products & Printing	79	3,16	3,08	89	45,98	37,17	
6. Leather & Leather Products	11	9	9	10	34	53	
7. Rubber & Rubber Products	11	27	28	28	2,21	2,19	
8. Chemicals & Chemical Products	119	56,95	46,70	104	22,11	20,16	
(a) Heavy Industrial Chemicals	5	3,18	3,24	4	19	18	
(b) Fertilisers	5	49,58	40,20	1	1,58	1,56	
(c) Drugs & Pharmaceuticals	10	1,59	48	19	87	69	
(d) Non-Edible Oils	2	19	17	1	2	—	
(e) Other Chemicals & Chemical Products	97	2,41	2,60	79	19,45	17,74	
9. Petroleum, Coal Products & Nuclear Fuels	3	17	27	13	5,43	6,54	
10. Manufacture of Cement & Cement Products	112	14,90	14,59	59	22,10	16,68	
11. Basic Metals & Metal Products	199	79,50	72,52	198	179,43	159,52	
(a) Iron & Steel	34	62,72	60,60	53	120,27	104,83	
(b) Non-Ferrous Metals	3	53	62	14	45,86	41,94	
(c) Other Metal Products	162	16,25	11,31	131	13,30	12,75	
12. Engineering	178	228,73	78,79	125	6,66	6,05	
(a) Heavy Engineering	10	227,30	77,57	7	69	65	
(b) Light Engineering	39	63	51	79	89	84	
(c) Electrical Machinery & Goods	127	73	65	34	4,79	4,29	
(d) Electronic Machinery & Goods	2	7	6	5	29	28	
13. Vehicles, Vehicle Parts & Transport Equipments	56	2,35	93	29	5,04	4,85	
14. Other Industries	1,16,834	173,13	145,98	24,672	85,27	70,44	
15. Electricity, Gas & Water	18	77	82	8	4,76	4,63	
(a) Electricity Generation & Transmission	18	77	82	6	4,59	4,48	
(b) Non-Conventional Energy	—	—	—	—	—	—	
(c) Gas, Steam & Water Supply	—	—	—	2	17	15	
16. Construction	257	6,37	5,25	43	1,74	1,76	
<b>III. TRANSPORT OPERATORS</b>	<b>18,689</b>	<b>126,64</b>	<b>97,95</b>	<b>4,960</b>	<b>57,76</b>	<b>41,50</b>	
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>68,505</b>	<b>105,62</b>	<b>87,60</b>	<b>18,826</b>	<b>71,66</b>	<b>60,24</b>	
<b>V. PERSONAL LOANS</b>	<b>2,29,049</b>	<b>505,38</b>	<b>436,81</b>	<b>1,19,226</b>	<b>414,74</b>	<b>365,31</b>	
1. Loans for Purchase of Consumer Durables	18,818	38,52	29,22	11,353	31,17	26,03	
2. Loans for Housing	15,080	106,37	96,13	20,307	159,14	143,36	
3. Rest of the Personal Loans	1,95,151	360,49	311,45	87,566	224,43	195,93	
<b>VI. TRADE</b>	<b>2,53,873</b>	<b>379,98</b>	<b>320,38</b>	<b>66,932</b>	<b>284,41</b>	<b>251,28</b>	
1. Wholesale Trade	7,064	33,58	28,19	1,858	54,81	47,11	
2. Retail Trade	2,46,809	346,39	292,18	65,074	229,61	204,17	
<b>VII. FINANCE</b>	<b>19</b>	<b>31</b>	<b>28</b>	<b>34</b>	<b>10,96</b>	<b>6,85</b>	
<b>VIII. ALL OTHERS</b>	<b>64,349</b>	<b>131,22</b>	<b>115,16</b>	<b>23,456</b>	<b>138,59</b>	<b>121,46</b>	
<b>TOTAL BANK CREDIT</b>	<b>13,66,714</b>	<b>2763,05</b>	<b>2230,07</b>	<b>3,75,418</b>	<b>1792,28</b>	<b>1558,78</b>	
<i>OF WHICH :</i> 1. Artisans & Village Industries	66,186	71,56	59,62	10,091	12,89	11,03	
2. Other Small Scale Industries	27,600	101,20	90,64	10,844	178,71	158,72	

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit Outstanding		Accounts	Limit Outstanding	
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>21,149</b>	<b>95,03</b>	<b>81,09</b>	—	—	—
1. Direct Finance	20,674	72,61	61,50	—	—	—
2. Indirect Finance	475	22,42	19,59	—	—	—
<b>II. INDUSTRY</b>	<b>20,969</b>	<b>974,58</b>	<b>858,77</b>	—	—	—
1. Mining & Quarrying	121	42,43	41,06	—	—	—
2. Food Manufacturing & Processing	690	99,27	88,57	—	—	—
(a) Rice Mills, Flour & Dal Mills	158	27,66	24,66	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	20	13,98	11,47	—	—	—
(d) Tea Processing	2	5,32	5,32	—	—	—
(e) Processing of Fruits & Vegetables	6	4,08	2,72	—	—	—
(f) Others	504	48,23	44,40	—	—	—
3. Beverage & Tobacco	12	2,80	4,10	—	—	—
4. Textiles	173	8,78	7,87	—	—	—
(a) Cotton Textiles	28	97	86	—	—	—
(b) Jute Textiles	8	3,37	2,75	—	—	—
(c) Handloom Textiles & Khadi	20	21	21	—	—	—
(d) Other Textiles	117	4,23	4,04	—	—	—
5. Paper, Paper Products & Printing	265	10,23	9,10	—	—	—
6. Leather & Leather Products	22	63	75	—	—	—
7. Rubber & Rubber Products	37	2,33	2,21	—	—	—
8. Chemicals & Chemical Products	529	90,46	69,36	—	—	—
(a) Heavy Industrial Chemicals	28	2,90	3,02	—	—	—
(b) Fertilisers	6	59,92	40,26	—	—	—
(c) Drugs & Pharmaceuticals	95	6,40	5,12	—	—	—
(d) Non-Edible Oils	1	8	8	—	—	—
(e) Other Chemicals & Chemical Products	399	21,17	20,88	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	35	27,81	27,98	—	—	—
10. Manufacture of Cement & Cement Products	79	44,98	32,64	—	—	—
11. Basic Metals & Metal Products	529	334,21	297,90	—	—	—
(a) Iron & Steel	166	230,61	194,85	—	—	—
(b) Non-Ferrous Metals	29	73,90	75,98	—	—	—
(c) Other Metal Products	334	29,70	27,06	—	—	—
12. Engineering	318	63,30	49,90	—	—	—
(a) Heavy Engineering	19	2,97	2,30	—	—	—
(b) Light Engineering	60	9,20	9,62	—	—	—
(c) Electrical Machinery & Goods	187	17,90	15,13	—	—	—
(d) Electronic Machinery & Goods	52	33,22	22,86	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	102	4,56	3,22	—	—	—
14. Other Industries	17,752	196,38	179,76	—	—	—
15. Electricity, Gas & Water	32	27,03	27,06	—	—	—
(a) Electricity Generation & Transmission	20	26,11	26,22	—	—	—
(b) Non-Conventional Energy	1	4	2	—	—	—
(c) Gas, Steam & Water Supply	11	88	82	—	—	—
16. Construction	273	19,37	17,32	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>4,258</b>	<b>46,62</b>	<b>40,57</b>	—	—	—
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>11,929</b>	<b>252,28</b>	<b>173,90</b>	—	—	—
<b>V. PERSONAL LOANS</b>	<b>1,39,636</b>	<b>712,89</b>	<b>634,37</b>	—	—	—
1. Loans for Purchase of Consumer Durables	13,568	36,88	30,24	—	—	—
2. Loans for Housing	32,241	316,41	300,25	—	—	—
3. Rest of the Personal Loans	93,827	359,60	303,88	—	—	—
<b>VI. TRADE</b>	<b>30,351</b>	<b>359,07</b>	<b>324,62</b>	—	—	—
1. Wholesale Trade	3,020	136,11	123,58	—	—	—
2. Retail Trade	27,331	222,95	201,04	—	—	—
<b>VII. FINANCE</b>	<b>108</b>	<b>22,13</b>	<b>21,29</b>	—	—	—
<b>VIII. ALL OTHERS</b>	<b>27,897</b>	<b>361,82</b>	<b>338,88</b>	—	—	—
<b>TOTAL BANK CREDIT</b>	<b>2,56,297</b>	<b>2824,42</b>	<b>2473,50</b>	—	—	—
<i>OF WHICH :</i> 1. Artisans & Village Industries	4,882	12,07	11,40	—	—	—
2. Other Small Scale Industries	10,837	237,36	212,29	—	—	—