

State : Orissa

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

EASTERN 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	1,86,526	487,17	383,95	2,22,453	576,41	486,91	
1. Direct Finance	1,86,212	404,24	324,13	2,10,456	493,72	421,86	
2. Indirect Finance	314	82,93	59,82	11,997	82,69	65,06	
II. INDUSTRY	40,218	1052,88	718,15	55,972	1596,34	1444,94	
1. Mining & Quarrying	98	68,46	50,82	132	148,35	146,53	
2. Food Manufacturing & Processing	3,178	148,17	125,29	1,517	86,99	73,12	
(a) Rice Mills, Flour & Dal Mills	1,415	86,13	66,40	885	51,68	40,95	
(b) Sugar	6	15,86	16,53	5	6,27	4,24	
(c) Edible Oils & Vanaspati	90	19,76	19,14	51	6,18	5,09	
(d) Tea Processing	1	5	5	1	5,27	5,27	
(e) Processing of Fruits & Vegetables	1	6	5	18	5,25	5,47	
(f) Others	1,665	26,31	23,13	557	12,35	12,10	
3. Beverage & Tobacco	8	68	70	27	6,61	5,36	
4. Textiles	1,979	13,52	11,89	843	41,29	38,29	
(a) Cotton Textiles	47	3,01	2,83	127	20,71	20,09	
(b) Jute & Other Natural Fibre Textiles	290	1,25	1,05	7	3,31	2,76	
(c) Handloom Textiles & Khadi	664	3,18	2,77	167	85	79	
(d) Other Textiles & Textile Products	978	6,07	5,24	542	16,43	14,65	
5. Paper, Paper Products & Printing	359	28,81	15,34	444	23,43	15,95	
6. Leather & Leather Products	71	37	33	107	44	40	
7. Rubber & Plastic Products	138	27,20	25,37	100	8,13	6,62	
8. Chemicals & Chemical Products	273	16,33	14,29	338	109,88	105,25	
(a) Heavy Industrial Chemicals	18	1,60	1,26	13	65	71	
(b) Fertilisers	1	6	5	12	95,29	93,11	
(c) Drugs & Pharmaceuticals	69	3,39	2,87	183	6,02	3,80	
(d) Non-Edible Oils	4	30	14	—	—	—	
(e) Other Chemicals & Chemical Products	181	10,99	9,96	130	7,92	7,63	
9. Petroleum, Coal Products & Nuclear Fuels	7	38	38	30	73,67	68,53	
10. Manufacture of Cement & Cement Products	258	28,10	19,06	155	43,57	38,79	
11. Basic Metals & Metal Products	719	385,12	203,45	645	414,37	401,85	
(a) Iron & Steel	114	179,78	122,02	140	375,95	367,55	
(b) Non-Ferrous Metals	14	186,45	63,68	19	9,06	8,27	
(c) Metal Products	591	18,89	17,75	486	29,37	26,03	
12. Engineering	438	38,68	26,28	5,452	281,37	231,21	
(a) Heavy Engineering	19	4,39	3,77	17	22,82	23,81	
(b) Light Engineering	180	6,07	4,31	5,175	11,49	11,33	
(c) Electrical Machinery & Goods	150	15,39	14,53	177	22,78	22,13	
(d) Electronic Machinery & Goods	89	12,83	3,66	83	224,27	173,93	
13. Vehicles, Vehicle Parts & Transport Equipments	73	6,31	2,88	375	7,77	7,37	
14. Other Industries	19,764	150,60	87,21	42,833	273,49	245,07	
15. Electricity, Gas & Water	17	1,01	84	54	3,87	2,56	

(a) Electricity Generation & Transmission	11	68	54	41	2,82	1,52
(b) Non-Conventional Energy	3	9	7	2	16	11
(c) Gas, Steam & Water Supply	3	25	23	11	90	93
16. Construction	12,838	139,12	134,02	2,920	73,09	58,05
III. TRANSPORT OPERATORS	5,614	71,34	51,13	12,256	109,45	90,00
IV. PROFESSIONAL AND OTHER SERVICES	14,427	86,77	58,47	41,250	192,52	166,71
V. PERSONAL LOANS	1,93,139	1053,43	926,97	1,85,224	1038,15	869,11
1. Loans for Purchase of Consumer Durables	9,564	24,08	16,41	16,317	49,03	38,02
2. Loans for Housing	32,001	469,62	433,00	37,901	514,42	434,57
3. Rest of the Personal Loans	1,51,574	559,72	477,56	1,31,006	474,70	396,53
VI. TRADE	90,576	419,01	337,89	1,53,693	656,61	569,39
1. Wholesale Trade	2,347	115,54	90,50	8,526	144,35	126,66
2. Retail Trade	88,229	303,47	247,39	1,45,167	512,27	442,73
VII. FINANCE	374	10,35	7,87	13,730	130,98	120,20
VIII. ALL OTHERS	56,173	541,68	390,12	89,462	502,45	449,17
TOTAL BANK CREDIT	5,87,047	3722,63	2874,54	7,74,040	4802,91	4196,43
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	5,767	130,62	108,59	13,908	34,11	28,64
2. Other Small Scale Industries	17,257	144,45	115,62	26,516	232,27	209,33

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	—	—	—	3,95,130	462,64	369,28
1. Direct Finance	—	—	—	3,73,873	435,46	349,04
2. Indirect Finance	—	—	—	21,257	27,19	20,25
II. INDUSTRY	1	40	15	92,066	114,44	93,78
1. Mining & Quarrying	—	—	—	28	1,56	1,44
2. Food Manufacturing & Processing	—	—	—	2,462	9,78	7,68
(a) Rice Mills, Flour & Dal Mills	—	—	—	792	5,88	5,04
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	7	3	3
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	10	76	52
(f) Others	—	—	—	1,653	3,11	2,09
3. Beverage & Tobacco	—	—	—	6	22	18
4. Textiles	—	—	—	1,015	2,00	1,54
(a) Cotton Textiles	—	—	—	170	40	18
(b) Jute & Other Natural Fibre Textiles	—	—	—	54	7	7
(c) Handloom Textiles & Khadi	—	—	—	773	1,21	96
(d) Other Textiles & Textile Products	—	—	—	18	32	33
5. Paper, Paper Products & Printing	1	40	15	66	19	14
6. Leather & Leather Products	—	—	—	36	9	8
7. Rubber & Plastic Products	—	—	—	7	9	9
8. Chemicals & Chemical Products	—	—	—	47	61	53
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	32	23	19
(d) Non-Edible Oils	—	—	—	3	21	17
(e) Other Chemicals & Chemical Products	—	—	—	12	17	17
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	81	33	31

11. Basic Metals & Metal Products	—	—	—	27	1,25	96
(a) Iron & Steel	—	—	—	3	73	49
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	—	—	—	24	52	47
12. Engineering	—	—	—	119	55	47
(a) Heavy Engineering	—	—	—	1	3	1
(b) Light Engineering	—	—	—	5	8	5
(c) Electrical Machinery & Goods	—	—	—	100	39	37
(d) Electronic Machinery & Goods	—	—	—	13	5	5
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	308	2,46	1,77
14. Other Industries	—	—	—	86,793	88,83	72,30
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	—	—	—	1,071	6,51	6,27
III. TRANSPORT OPERATORS	—	—	—	18,035	106,67	81,49
IV. PROFESSIONAL AND OTHER SERVICES	—	—	—	38,808	48,25	39,09
V. PERSONAL LOANS	141	4,90	4,82	1,69,811	395,62	338,13
1. Loans for Purchase of Consumer Durables	—	—	—	14,956	26,22	20,71
2. Loans for Housing	—	—	—	17,796	159,91	146,88
3. Rest of the Personal Loans	141	4,90	4,82	1,37,059	209,50	170,54
VI. TRADE	—	—	—	2,12,785	252,66	202,90
1. Wholesale Trade	—	—	—	3,924	12,72	11,42
2. Retail Trade	—	—	—	2,08,861	239,94	191,48
VII. FINANCE	—	—	—	204	74	61
VIII. ALL OTHERS	—	—	—	50,338	70,09	58,90
TOTAL BANK CREDIT	142	5,30	4,97	9,77,177	1451,12	1184,18
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	—	72,005	73,37	59,29
2. Other Small Scale Industries	1	40	15	10,256	17,45	15,01

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	19	4,68	4,24	8,04,128	1530,90	1244,39
1. Direct Finance	17	4,48	4,05	7,70,558	1337,89	1099,07
2. Indirect Finance	2	21	20	33,570	193,01	145,32
II. INDUSTRY	206	1628,83	982,31	1,88,463	4392,88	3239,33
1. Mining & Quarrying	4	19	19	262	218,56	198,98
2. Food Manufacturing & Processing	8	6,84	4,52	7,165	251,78	210,61
(a) Rice Mills, Flour & Dal Mills	—	—	—	3,092	143,69	112,40
(b) Sugar	3	2,25	2,25	14	24,38	23,01
(c) Edible Oils & Vanaspati	1	2,75	86	149	28,72	25,11
(d) Tea Processing	—	—	—	2	5,32	5,32
(e) Processing of Fruits & Vegetables	—	—	—	29	6,06	6,04
(f) Others	4	1,84	1,41	3,879	43,61	38,73
3. Beverage & Tobacco	1	50	23	42	8,01	6,46
4. Textiles	10	8,24	6,37	3,847	65,05	58,09
(a) Cotton Textiles	9	8,19	6,37	353	32,31	29,47
(b) Jute & Other Natural Fibre Textiles	—	—	—	351	4,63	3,87
(c) Handloom Textiles & Khadi	—	—	—	1,604	5,25	4,52

(d) Other Textiles & Textile Products	1	5		1,539	22,87	20,23
5. Paper, Paper Products & Printing	2	14,74	14,81	872	67,58	46,39
6. Leather & Leather Products	—	—	—	214	91	81
7. Rubber & Plastic Products	2	3,02	6	247	38,43	32,15
8. Chemicals & Chemical Products	11	58	11	669	127,40	120,18
(a) Heavy Industrial Chemicals	—	—	—	31	2,25	1,97
(b) Fertilisers	—	—	—	13	95,34	93,16
(c) Drugs & Pharmaceuticals	9	6	5	293	9,70	6,91
(d) Non-Edible Oils	—	—	—	7	51	31
(e) Other Chemicals & Chemical Products	2	52	6	325	19,60	17,83
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	37	74,05	68,91
10. Manufacture of Cement & Cement Products	7	74,14	43,72	501	146,15	101,88
11. Basic Metals & Metal Products	20	131,94	62,02	1,411	932,68	668,28
(a) Iron & Steel	5	32,76	10,07	262	589,22	500,13
(b) Non-Ferrous Metals	2	92	92	35	196,43	72,88
(c) Metal Products	13	98,25	51,02	1,114	147,04	95,27
12. Engineering	18	172,93	139,22	6,027	493,53	397,18
(a) Heavy Engineering	7	155,63	126,30	44	182,87	153,90
(b) Light Engineering	3	3	2	5,363	17,67	15,71
(c) Electrical Machinery & Goods	3	13,56	10,04	430	52,13	47,07
(d) Electronic Machinery & Goods	5	3,71	2,86	190	240,86	180,50
13. Vehicles, Vehicle Parts & Transport Equipments	11	7	5	767	16,60	12,07
14. Other Industries	87	2,28	99	1,49,477	515,20	405,56
15. Electricity, Gas & Water	6	1150,00	656,85	77	1154,89	660,25
(a) Electricity Generation & Transmission	6	1150,00	656,85	58	1153,50	658,91
(b) Non-Conventional Energy	—	—	—	5	24	18
(c) Gas, Steam & Water Supply	—	—	—	14	1,15	1,16
16. Construction	19	63,35	53,16	16,848	282,06	251,51
III. TRANSPORT OPERATORS	41	1,19	88	35,946	288,65	223,49
IV. PROFESSIONAL AND OTHER SERVICES	179	138,91	136,59	94,664	466,45	400,85
V. PERSONAL LOANS	3,007	26,83	17,72	5,51,322	2518,92	2156,74
1. Loans for Purchase of Consumer Durables	66	13	10	40,903	99,46	75,23
2. Loans for Housing	252	5,02	4,47	87,950	1148,97	1018,92
3. Rest of the Personal Loans	2,689	21,67	13,15	4,22,469	1270,49	1062,59
VI. TRADE	293	22,36	11,86	4,57,347	1350,64	1122,04
1. Wholesale Trade	74	12,17	4,97	14,871	284,79	233,56
2. Retail Trade	219	10,18	6,88	4,42,476	1065,86	888,48
VII. FINANCE	2	29	23	14,310	142,36	128,91
VIII. ALL OTHERS	409	11,27	9,93	1,96,382	1125,49	908,12
TOTAL BANK CREDIT	4,156	1834,35	1163,75	23,42,562	11816,30	9423,88
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	12	3	1	91,692	238,13	196,53
2. Other Small Scale Industries	80	1,86	1,14	54,110	396,43	341,25