

State : Orissa

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

MARCH 2002

EASTERN REGION		(Amount in Rupees Lakh)				
OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Out standing	No. of Accounts	Credit Limit	Amount Out standing
	1	2	3	4	5	6
I. AGRICULTURE	6,70,488	976,93	780,20	1,16,767	336,29	263,97
1. Direct Finance	6,39,657	909,67	735,56	1,14,686	287,37	236,88
2. Indirect Finance	30,831	67,26	44,64	2,081	48,91	27,09
II. INDUSTRY	1,31,436	1153,71	943,96	32,256	2015,29	1364,60
1. Mining & Quarrying	75	116,68	115,89	104	61,24	45,19
2. Food Manufacturing & Processing	5,071	59,21	50,57	1,597	114,28	92,64
(a) Rice Mills,Flour & Dal Mills	2,117	37,49	31,09	807	72,36	55,99
(b) Sugar	4	8,86	9,27	7	13,27	11,49
(c) Edible Oils & Vanaspati	74	2,35	1,86	48	11,21	9,88
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits &Vegetables	15	99	72	5	24	19
(f) Others	2,861	9,52	7,62	730	17,19	15,09
3. Beverage & Tobacco	9	38	44	23	6,13	4,81
4. Textiles	2,743	8,77	7,07	686	38,52	34,42
(a) Cotton Textiles	229	83	57	60	20,08	17,86
(b) Jute & Other Natural Fibre Textiles	273	1,17	77	65	1,99	1,76
(c) Handloom Textiles & Khadi	1,331	3,64	3,01	211	1,44	1,37
(d) Other Textiles & Textile Products	910	3,13	2,71	350	15,00	13,43
5. Paper, Paper Products & Printing	313	2,60	2,34	244	52,92	33,74
6. Leather & Leather Products	117	28	25	63	39	35
7. Rubber & Plastic Products	37	6,00	3,08	86	20,09	18,18
8. Chemicals & Chemical Products	169	2,73	2,35	172	34,12	31,12
(a) Heavy Industrial Chemicals	3	24	20	8	78	75
(b) Fertilisers	—	—	—	4	25,25	24,24
(c) Drugs & Pharmaceuticals	67	1,00	91	88	2,52	1,26
(d) Non-Edible Oils	2	20	7	1	2	—
(e) Other Chemicals & Chemical Products	97	1,30	1,16	71	5,55	4,87
9. Petroleum, Coal Products & Nuclear Fuels	3	27	27	8	18,90	18,83
10. Manufacture of Cement & Cement Products	255	34,22	14,19	127	73,24	58,31
11. Basic Metals & Metal Products	386	188,63	136,52	401	279,98	227,10
(a) Iron & Steel	38	75,36	73,72	71	180,66	169,71
(b) Non-Ferrous Metals	4	70	68	7	86,04	44,63
(c) Metal Products	344	112,58	62,11	323	13,28	12,77
12. Engineering	364	374,35	303,00	259	32,96	21,59
(a) Heavy Engineering	15	146,35	126,58	9	12,87	2,85
(b) Light Engineering	103	67	52	96	4,95	4,20
(c) Electrical Machinery & Goods	184	8,35	8,00	109	14,18	13,49
(d) Electronic Machinery & Goods	62	218,97	167,91	45	96	1,06
13. Vehicles,Vehicle Parts & Transport Equipments	514	6,75	2,88	140	7,33	6,84
14. Other Industries	1,16,460	251,01	216,21	22,253	69,53	60,39
15. Electricity,Gas & Water	33	2,27	95	10	1150,20	656,97
(a) Electricity Generation & Transmission	32	2,24	94	10	1150,20	656,97
(b) Non-Conventional Energy	1	3	1	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	4,887	99,56	87,95	6,083	55,48	54,10
III. TRANSPORT OPERATORS	23,900	156,84	120,54	6,538	72,67	55,38

IV. PROFESSIONAL AND OTHER SERVICES	72,128	242,99	217,82	14,677	77,48	64,48
V. PERSONAL LOANS	2,75,786	782,18	672,82	1,37,803	673,61	583,15
1. Loans for Purchase of Consumer Durables	18,830	38,01	28,84	11,771	31,09	24,08
2. Loans for Housing	27,627	250,45	230,64	23,087	292,34	263,54
3. Rest of the Personal Loans	2,29,329	493,72	413,34	1,02,945	350,19	295,53
VI. TRADE	3,61,247	588,06	484,20	71,552	341,77	280,03
1. Wholesale Trade	8,657	34,99	30,82	3,405	76,27	62,85
2. Retail Trade	3,52,590	553,08	453,38	68,147	265,50	217,18
VII. FINANCE	2,606	21,34	18,98	4,090	40,45	35,40
VIII. ALL OTHERS	1,14,481	244,69	198,63	42,665	235,60	200,94
TOTAL BANK CREDIT	16,52,072	4166,73	3437,14	4,26,348	3793,16	2847,95
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	78,272	110,30	89,53	11,365	66,14	54,42
2. Other Small Scale Industries	33,777	96,94	81,83	11,123	115,04	100,31

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out standing	Accounts	Limit	Out standing
	7	8	9	10	11	12
I. AGRICULTURE	16,873	217,69	200,22	—	—	—
1. Direct Finance	16,215	140,85	126,63	—	—	—
2. Indirect Finance	658	76,84	73,59	—	—	—
II. INDUSTRY	24,771	1223,88	930,76	—	—	—
1. Mining & Quarrying	83	40,64	37,90	—	—	—
2. Food Manufacturing & Processing	497	78,29	67,40	—	—	—
(a) Rice Mills, Flour & Dal Mills	168	33,83	25,31	—	—	—
(b) Sugar	3	2,25	2,25	—	—	—
(c) Edible Oils & Vanaspati	27	15,16	13,37	—	—	—
(d) Tea Processing	2	5,32	5,32	—	—	—
(e) Processing of Fruits & Vegetables	9	4,83	5,13	—	—	—
(f) Others	288	16,90	16,02	—	—	—
3. Beverage & Tobacco	10	1,50	1,22	—	—	—
4. Textiles	418	17,77	16,60	—	—	—
(a) Cotton Textiles	64	11,40	11,04	—	—	—
(b) Jute & Other Natural Fibre Textiles	13	1,47	1,33	—	—	—
(c) Handloom Textiles & Khadi	62	17	15	—	—	—
(d) Other Textiles & Textile Products	279	4,73	4,09	—	—	—
5. Paper, Paper Products & Printing	315	12,05	10,31	—	—	—
6. Leather & Leather Products	34	23	21	—	—	—
7. Rubber & Plastic Products	124	12,34	10,90	—	—	—
8. Chemicals & Chemical Products	328	90,55	86,71	—	—	—
(a) Heavy Industrial Chemicals	20	1,24	1,03	—	—	—
(b) Fertilisers	9	70,09	68,93	—	—	—
(c) Drugs & Pharmaceuticals	138	6,18	4,73	—	—	—
(d) Non-Edible Oils	4	28	24	—	—	—
(e) Other Chemicals & Chemical Products	157	12,76	11,79	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	26	54,88	49,81	—	—	—
10. Manufacture of Cement & Cement Products	119	38,70	29,37	—	—	—
11. Basic Metals & Metal Products	624	464,07	304,66	—	—	—
(a) Iron & Steel	153	333,20	256,70	—	—	—
(b) Non-Ferrous Metals	24	109,69	27,57	—	—	—
(c) Metal Products	447	21,18	20,38	—	—	—
12. Engineering	5,404	86,23	72,59	—	—	—
(a) Heavy Engineering	20	23,65	24,47	—	—	—
(b) Light Engineering	5,164	12,05	10,99	—	—	—
(c) Electrical Machinery & Goods	137	29,59	25,59	—	—	—
(d) Electronic Machinery & Goods	83	20,93	11,54	—	—	—
13. Vehicles, Vehicle Parts & Transport	113	2,53	2,34	—	—	—

	Equipments						
14.	Other Industries	10,764	194,67	128,96	—	—	—
15.	Electricity, Gas & Water	34	2,42	2,34	—	—	—
	(a) Electricity Generation & Transmission	16	1,06	1,01	—	—	—
	(b) Non-Conventional Energy	4	22	17	—	—	—
	(c) Gas, Steam & Water Supply	14	1,15	1,16	—	—	—
16.	Construction	5,878	127,02	109,45	—	—	—
III.	TRANSPORT OPERATORS	5,508	59,14	47,58	—	—	—
IV.	PROFESSIONAL AND OTHER SERVICES	7,859	145,97	118,56	—	—	—
V.	PERSONAL LOANS	1,37,733	1063,13	900,77	—	—	—
1.	Loans for Purchase of Consumer Durables	10,302	30,36	22,31	—	—	—
2.	Loans for Housing	37,236	606,19	524,74	—	—	—
3.	Rest of the Personal Loans	90,195	426,58	353,72	—	—	—
VI.	TRADE	24,548	420,82	357,81	—	—	—
1.	Wholesale Trade	2,809	173,53	139,89	—	—	—
2.	Retail Trade	21,739	247,28	217,92	—	—	—
VII.	FINANCE	7,614	80,58	74,53	—	—	—
VIII.	ALL OTHERS	39,236	645,20	508,55	—	—	—
TOTAL BANK CREDIT		2,64,142	3856,41	3138,79	—	—	—
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries		2,055	61,69	52,58	—	—	—
2. Other Small Scale Industries		9,210	184,45	159,11	—	—	—