

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2005**

EASTERN REGION  
STATE : ORISSA

(Amount in Rupees 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
<b>I. AGRICULTURE</b>	<b>7,57,044</b>	<b>1799,56</b>	<b>1457,45</b>	<b>1,33,646</b>	<b>684,86</b>	<b>407,96</b>
1. Direct Finance	7,23,746	1712,96	1388,16	1,29,605	642,96	375,13
2. Indirect Finance	33,298	86,60	69,29	4,041	41,90	32,83
<b>II. INDUSTRY</b>	<b>1,31,129</b>	<b>3363,85</b>	<b>2982,31</b>	<b>48,766</b>	<b>1869,45</b>	<b>1552,99</b>
1. Mining & Quarrying	141	13,38	9,97	164	82,32	65,62
2. Food Manufacturing & Processing	4,503	107,26	88,16	1,479	203,13	163,91
(a) Rice Mills, Flour & Dal Mills	2,170	82,67	68,32	864	149,13	122,83
(b) Sugar	3	3,06	2,38	5	7,60	4,07
(c) Edible Oils & Vanaspati	400	2,57	2,33	41	15,94	12,03
(d) Tea Processing	2	7	7	1	12	12
(e) Processing of Fruits & Vegetables	45	1,74	1,14	29	2,28	1,40
(f) Others	1,883	17,15	13,92	539	28,06	23,46
3. Beverage & Tobacco	21	1,73	1,60	34	19,31	10,62
4. Textiles	3,426	15,41	11,51	563	15,77	13,20
(a) Cotton Textiles	154	2,85	2,42	56	5,78	4,78
(b) Jute & Other Natural Fibre Textiles	712	1,50	1,03	16	2,01	1,97
(c) Handloom Textiles & Khadi	1,371	6,08	4,28	314	1,65	1,35
(d) Other Textiles & Textile Products	1,189	4,99	3,78	177	6,33	5,10
5. Paper, Paper Products & Printing	121	44,43	43,68	109	62,92	60,50
6. Leather & Leather Products	47	32	21	30	1,16	78
7. Rubber & Plastic Products	41	1,23	1,11	59	16,12	12,64
8. Chemicals & Chemical Products	349	515,33	512,24	154	56,86	51,99
(a) Heavy Industrial Chemicals	4	27	14	40	6,89	4,73
(b) Fertilisers	4	511,92	509,30	2	40,00	39,67
(c) Drugs & Pharmaceuticals	273	1,21	1,14	45	1,10	90
(d) Non-Edible Oils	–	–	–	7	1,63	1,09
(e) Other Chemicals & Chemical Products	68	1,93	1,66	60	7,24	5,61
9. Petroleum, Coal Products & Nuclear Fuels	11	40,09	42,57	23	28,55	28,40
10. Manufacture of Cement & Cement Products	250	367,61	327,48	138	93,05	51,03
11. Basic Metals & Metal Products	356	1488,51	1286,02	335	484,43	420,08
(a) Iron & Steel	72	1312,29	1149,55	88	328,93	287,45
(b) Non-Ferrous Metals	11	61,79	38,21	36	143,68	123,05
(c) Metal Products	273	114,42	98,26	211	11,82	9,58
12. Engineering	314	26,33	19,36	247	122,53	100,06
(a) Heavy Engineering	16	13,31	11,81	40	84,94	69,88
(b) Light Engineering	109	1,55	1,32	94	30,56	23,76
(c) Electrical Machinery & Goods	76	10,68	5,52	80	5,32	4,86
(d) Electronic Machinery & Goods	113	79	70	33	1,72	1,55
13. Vehicles, Vehicle Parts & Transport Equipments	334	2,86	2,62	90	8,18	7,93
14. Other Industries	93,845	332,53	276,43	14,792	116,95	96,43
15. Electricity, Gas & Water	26	7,78	3,63	14	75,45	34,07
(a) Electricity Generation & Transmission	22	7,53	3,55	8	74,72	33,40
(b) Non-Conventional Energy	1	4	3	–	–	–
(c) Gas, Steam & Water Supply	3	21	5	6	73	67
16. Construction	27,344	399,08	355,73	30,535	482,73	435,73
<b>III. TRANSPORT OPERATORS</b>	<b>18,081</b>	<b>226,38</b>	<b>176,34</b>	<b>7,564</b>	<b>128,11</b>	<b>93,59</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>66,071</b>	<b>412,94</b>	<b>257,42</b>	<b>11,302</b>	<b>122,50</b>	<b>90,22</b>
<b>V. PERSONAL LOANS</b>	<b>3,17,900</b>	<b>2355,35</b>	<b>1958,08</b>	<b>1,99,121</b>	<b>2009,01</b>	<b>1685,93</b>
1. Loans for Purchase of Consumer Durables	10,954	42,56	33,06	5,086	23,05	18,76
2. Loans for Housing	68,881	1125,75	969,74	51,120	849,01	734,16
3. Rest of the Personal Loans	2,38,065	1187,05	955,28	1,42,915	1136,94	933,01
<b>VI. TRADE</b>	<b>3,33,021</b>	<b>1189,53</b>	<b>999,43</b>	<b>77,629</b>	<b>703,25</b>	<b>556,80</b>
1. Wholesale Trade	7,406	311,12	302,78	1,970	100,44	88,65
2. Retail Trade	3,25,615	878,42	696,65	75,659	602,81	468,15
<b>VII. FINANCE</b>	<b>2,328</b>	<b>13,15</b>	<b>9,95</b>	<b>1,393</b>	<b>20,18</b>	<b>15,16</b>
<b>VIII. ALL OTHERS</b>	<b>99,334</b>	<b>307,72</b>	<b>248,31</b>	<b>35,242</b>	<b>233,00</b>	<b>201,84</b>
<b>TOTAL BANK CREDIT</b>	<b>17,24,908</b>	<b>9668,48</b>	<b>8089,29</b>	<b>5,14,663</b>	<b>5770,35</b>	<b>4604,49</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	74,607	183,64	145,73	12,167	176,43	142,59
2. Other Small Scale Industries	21,349	122,34	108,63	4,037	153,53	133,40

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**EASTERN REGION  
STATE : ORISSA**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	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>17,486</b>	<b>321,80</b>	<b>227,33</b>	–	–	–
1. Direct Finance	16,582	218,34	146,17	–	–	–
2. Indirect Finance	904	103,46	81,16	–	–	–
<b>II. INDUSTRY</b>	<b>46,846</b>	<b>3707,77</b>	<b>2745,97</b>	–	–	–
1. Mining & Quarrying	149	95,40	77,81	–	–	–
2. Food Manufacturing & Processing	761	133,21	122,89	–	–	–
(a) Rice Mills, Flour & Dal Mills	304	74,59	70,73	–	–	–
(b) Sugar	1	2	2	–	–	–
(c) Edible Oils & Vanaspati	33	4,65	4,31	–	–	–
(d) Tea Processing	1	5	4	–	–	–
(e) Processing of Fruits & Vegetables	19	3,00	2,19	–	–	–
(f) Others	403	50,91	45,60	–	–	–
3. Beverage & Tobacco	33	22,82	14,93	–	–	–
4. Textiles	281	210,17	9,42	–	–	–
(a) Cotton Textiles	24	1,92	1,85	–	–	–
(b) Jute & Other Natural Fibre Textiles	9	65	30	–	–	–
(c) Handloom Textiles & Khadi	23	200,55	59	–	–	–
(d) Other Textiles & Textile Products	225	7,04	6,68	–	–	–
5. Paper, Paper Products & Printing	348	36,36	23,76	–	–	–
6. Leather & Leather Products	33	1,83	1,57	–	–	–
7. Rubber & Plastic Products	87	13,00	11,73	–	–	–
8. Chemicals & Chemical Products	359	70,51	61,33	–	–	–
(a) Heavy Industrial Chemicals	22	13,90	13,39	–	–	–
(b) Fertilisers	13	33,84	28,11	–	–	–
(c) Drugs & Pharmaceuticals	125	5,91	4,63	–	–	–
(d) Non-Edible Oils	3	20	19	–	–	–
(e) Other Chemicals & Chemical Products	196	16,66	15,02	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	23	33,80	33,61	–	–	–
10. Manufacture of Cement & Cement Products	131	32,88	22,12	–	–	–
11. Basic Metals & Metal Products	850	1169,90	739,91	–	–	–
(a) Iron & Steel	299	966,35	597,31	–	–	–
(b) Non-Ferrous Metals	36	134,78	77,42	–	–	–
(c) Metal Products	515	68,77	65,17	–	–	–
12. Engineering	450	180,69	168,45	–	–	–
(a) Heavy Engineering	110	86,10	77,42	–	–	–
(b) Light Engineering	145	9,42	7,30	–	–	–
(c) Electrical Machinery & Goods	106	76,77	76,83	–	–	–
(d) Electronic Machinery & Goods	89	8,38	6,91	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	81	16,97	14,90	–	–	–
14. Other Industries	4,852	295,79	247,61	–	–	–
15. Electricity, Gas & Water	20	559,58	488,42	–	–	–
(a) Electricity Generation & Transmission	8	557,56	486,96	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	12	2,03	1,47	–	–	–
16. Construction	38,388	834,86	707,49	–	–	–
<b>III. TRANSPORT OPERATORS</b>	<b>4,470</b>	<b>75,30</b>	<b>56,53</b>	–	–	–
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>8,950</b>	<b>431,96</b>	<b>371,68</b>	–	–	–
<b>V. PERSONAL LOANS</b>	<b>2,14,900</b>	<b>3187,02</b>	<b>2638,87</b>	–	–	–
1. Loans for Purchase of Consumer Durables	9,916	42,89	35,45	–	–	–
2. Loans for Housing	78,468	1804,40	1549,31	–	–	–
3. Rest of the Personal Loans	1,26,516	1339,73	1054,12	–	–	–
<b>VI. TRADE</b>	<b>30,441</b>	<b>922,75</b>	<b>729,95</b>	–	–	–
1. Wholesale Trade	3,940	291,11	223,55	–	–	–
2. Retail Trade	26,501	631,64	506,39	–	–	–
<b>VII. FINANCE</b>	<b>3,196</b>	<b>124,18</b>	<b>101,71</b>	–	–	–
<b>VIII. ALL OTHERS</b>	<b>36,626</b>	<b>433,64</b>	<b>320,92</b>	–	–	–
<b>TOTAL BANK CREDIT</b>	<b>3,62,915</b>	<b>9204,42</b>	<b>7192,95</b>	–	–	–
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,395	34,86	32,61	–	–	–
2. Other Small Scale Industries	4,159	310,77	266,15	–	–	–