

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1998 (Part 32 of 32)**

SOUTHERN REGION		STATE :PONDICHERRY						(Amount in Rupees Lakh)		
OCCUPATION		STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
		No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
		1	2	3	4	5	6	7	8	9
I. AGRICULTURE		11,718	29,33	28,74	33,112	91,89	86,74	-	-	-
1. Direct Finance		11,706	27,12	26,46	33,101	90,75	85,64	-	-	-
2. Indirect Finance		12	2,21	2,29	11	1,15	1,11	-	-	-
II. INDUSTRY		880	27,04	25,98	1,640	107,56	83,53	13	51,13	47,75
1. Mining & Quarrying		3	5	5	2	11	12	-	-	-
2. Food Manufacturing & Processing		15	56	53	51	2,27	1,69	-	-	-
(a) Rice Mills, Flour & Dal Mills		3	13	13	22	1,66	1,16	-	-	-
(b) Sugar		-	-	-	-	-	-	-	-	-
(c) Edible Oils & Vanaspati		4	4	4	3	3	3	-	-	-
(d) Tea Processing		-	-	-	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables		-	-	-	-	-	-	-	-	-
(f) Others		8	39	36	26	58	49	-	-	-
3. Beverage & Tobacco		-	-	-	1	8	8	-	-	-
4. Textiles		13	43	50	42	28,95	30,04	2	6,01	5,74
(a) Cotton Textiles		6	8	12	18	26,36	28,47	2	6,01	5,74
(b) Jute Textiles		2	32	35	-	-	-	-	-	-
(c) Handloom Textiles & Khadi		1	1	1	1	2	2	-	-	-
(d) Other Textiles		4	3	2	23	2,57	1,55	-	-	-
5. Paper, Paper Products & Printing		37	5,05	5,37	63	1,69	1,51	1	5,80	5,72
6. Leather & Leather Products		7	60	65	14	1,15	73	-	-	-
7. Rubber & Rubber Products		16	28	22	4	52	42	-	-	-
8. Chemicals & Chemical Products		68	3,22	3,72	91	17,21	15,11	4	6,57	4,07
(a) Heavy Industrial Chemicals		5	17	18	7	9,83	9,22	-	-	-
(b) Fertilisers		1	-	2	2	11	12	-	-	-
(c) Drugs & Pharmaceuticals		3	14	12	4	9	10	4	6,57	4,07
(d) Non-Edible Oils		-	-	-	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products		59	2,91	3,39	78	7,18	5,67	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels		1	-	-	1	15	14	-	-	-
10. Manufacture of Cement & Cement Products		3	14	35	1	1	1	-	-	-
11. Basic Metals & Metal Products		26	1,29	1,00	54	2,48	2,02	-	-	-
(a) Iron & Steel		7	48	39	9	68	35	-	-	-
(b) Non-Ferrous Metals		-	-	-	5	34	23	-	-	-
(c) Other Metal Products		19	81	61	40	1,46	1,44	-	-	-
12. Engineering		34	4,15	3,31	159	40,07	22,00	2	6,50	6,25
(a) Heavy Engineering		-	-	-	6	62	20	-	-	-
(b) Light Engineering		13	1,81	1,81	16	1,51	1,35	2	6,50	6,25
(c) Electrical Machinery & Goods		9	53	24	21	30,48	13,88	-	-	-
(d) Electronic Machinery & Goods		12	1,81	1,26	116	7,46	6,58	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments		5	34	29	23	43	34	1	75	75
14. Other Industries		639	10,59	9,75	1,110	11,71	8,72	3	25,50	25,21
15. Electricity, Gas & Water		1	2	1	2	15	2	-	-	-
(a) Electricity Generation & Transmission		1	2	1	-	-	-	-	-	-
(b) Non-Conventional Energy		-	-	-	-	-	-	-	-	-
(c) Gas, Steam & Water Supply		-	-	-	2	15	2	-	-	-
16. Construction		12	32	23	22	59	59	-	-	-
III. TRANSPORT OPERATORS		340	2,16	1,75	468	2,56	2,07	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES		231	2,88	2,64	1,681	10,20	8,77	-	-	-
V. PERSONAL LOANS		7,008	20,68	17,88	10,372	31,18	28,38	1	4	-

1. Loans for Purchase of Consumer Durables	1,343	1,77	1,66	1,231	2,11	1,65	-	-	-
2. Loans for Housing	593	7,85	5,98	835	6,89	5,85	-	-	-
3. Rest of the Personal Loans	5,072	11,06	10,23	8,306	22,18	20,87	1	4	-
VI. TRADE	2,454	17,73	16,77	5,496	30,43	24,15	-	-	-
1. Wholesale Trade	170	2,37	2,14	319	8,18	4,27	-	-	-
2. Retail Trade	2,284	15,35	14,63	5,177	22,25	19,88	-	-	-
VII FINANCE	-	-	-	3	6,81	7,13	-	-	-
VII ALL OTHERS	111	5,80	5,24	6,921	17,83	16,15	-	-	-
I.									
TOTAL BANK CREDIT	22,742	105,61	99,01	59,693	298,45	256,91	14	51,17	47,75
OF WHICH: 1. Artisans & Village Industries	145	78	69	246	40	41	-	-	-
2. Other Small Scale Industries	612	7,75	6,76	884	22,26	17,18	3	11,81	11,47

SOUTHERN REGION			STATE :PONDICHERY			(Amount in Rupees Lakh)			
OCCUPATION	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	-	-	-	516	1,20	1,10	45,346	122,42	116,59
1. Direct Finance	-	-	-	516	1,20	1,10	45,323	119,06	113,19
2. Indirect Finance	-	-	-	-	-	-	23	3,36	3,40
II. INDUSTRY	-	-	-	287	45,68	36,58	2,820	231,41	193,85
1. Mining & Quarrying	-	-	-	1	8	8	6	23	25
2. Food Manufacturing & Processing	-	-	-	31	1,88	1,64	97	4,72	3,86
(a) Rice Mills, Flour & Dal Mills	-	-	-	-	-	-	25	1,79	1,29
(b) Sugar	-	-	-	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	-	-	-	17	1,46	1,28	24	1,54	1,35
(d) Tea Processing	-	-	-	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-	-	-	-
(f) Others	-	-	-	14	42	36	48	1,39	1,21
3. Beverage & Tobacco	-	-	-	3	4	4	4	12	12
4. Textiles	-	-	-	22	7,24	6,53	79	42,63	42,81
(a) Cotton Textiles	-	-	-	3	49	30	29	32,93	34,63
(b) Jute Textiles	-	-	-	-	-	-	2	32	35
(c) Handloom Textiles & Khadi	-	-	-	5	8	8	7	12	11
(d) Other Textiles	-	-	-	14	6,67	6,15	41	9,27	7,72
5. Paper, Paper Products & Printing	-	-	-	29	3,56	2,82	130	16,09	15,42
6. Leather & Leather Products	-	-	-	8	30	23	29	2,04	1,61
7. Rubber & Rubber Products	-	-	-	8	1,29	1,16	28	2,09	1,80
8. Chemicals & Chemical Products	-	-	-	48	17,84	12,76	211	44,84	35,66
(a) Heavy Industrial Chemicals	-	-	-	6	5,06	5,26	18	15,07	14,66
(b) Fertilisers	-	-	-	-	-	-	3	11	14
(c) Drugs & Pharmaceuticals	-	-	-	2	25	27	13	7,04	4,57
(d) Non-Edible Oils	-	-	-	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	-	-	-	40	12,53	7,23	177	22,62	16,30
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-	2	15	14
10. Manufacture of Cement & Cement Products	-	-	-	-	-	-	4	14	36
11. Basic Metals & Metal Products	-	-	-	17	4,17	2,33	97	7,95	5,34
(a) Iron & Steel	-	-	-	3	3,00	1,18	19	4,17	1,92
(b) Non-Ferrous Metals	-	-	-	-	-	-	5	34	23
(c) Other Metal Products	-	-	-	14	1,17	1,15	73	3,44	3,19
12. Engineering	-	-	-	30	6,65	6,41	225	57,38	37,97
(a) Heavy Engineering	-	-	-	6	2,39	2,03	12	3,01	2,23
(b) Light Engineering	-	-	-	5	17	9	36	9,99	9,51
(c) Electrical Machinery & Goods	-	-	-	8	2,31	2,25	38	33,31	16,36
(d) Electronic Machinery & Goods	-	-	-	11	1,79	2,04	139	11,06	9,88
13. Vehicles, Vehicle Parts & Transport Equipments	-	-	-	2	5	3	31	1,57	1,41
14. Other Industries	-	-	-	71	1,51	1,51	1,823	49,31	45,20
15. Electricity, Gas & Water	-	-	-	2	23	32	5	40	35
(a) Electricity Generation & Transmission	-	-	-	-	-	-	1	2	1
(b) Non-Conventional Energy	-	-	-	1	20	31	1	20	31

(c) Gas, Steam & Water Supply	-	-	-	1	3	1	3	18	2
16. Construction	-	-	-	15	83	71	49	1,74	1,53
III. TRANSPORT OPERATORS	-	-	-	298	2,47	2,15	1,106	7,19	5,97
IV. PROFESSIONAL AND OTHER SERVICES	-	-	-	224	1,83	1,43	2,136	14,90	12,83
V. PERSONAL LOANS	6	2	2	2,581	8,60	7,51	19,968	60,53	53,79
1. Loans for Purchase of Consumer Durables	-	-	-	337	36	33	2,911	4,24	3,64
2. Loans for Housing	6	2	2	159	2,15	1,68	1,593	16,92	13,54
3. Rest of the Personal Loans	-	-	-	2,085	6,09	5,50	15,464	39,37	36,61
VI. TRADE	-	-	-	752	18,01	15,30	8,702	66,17	56,22
1. Wholesale Trade	-	-	-	87	5,55	4,48	576	16,11	10,90
2. Retail Trade	-	-	-	665	12,46	10,81	8,126	50,06	45,32
VII FINANCE	-	-	-	5	7	4	8	6,88	7,17
VII ALL OTHERS	-	-	-	469	3,46	2,88	7,501	27,08	24,27
I.									
TOTAL BANK CREDIT	6	2	2	5,132	81,32	66,99	87,587	536,58	470,69
OF WHICH: 1. Artisans & Village Industries	-	-	-	28	8	6	419	1,26	1,16
2. Other Small Scale Industries	-	-	-	145	13,02	11,16	1,644	54,84	46,57