

Table No. 5.7 - State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March 1998 (Part 32 of 32)

**SOUTHERN REGION
PONDICHERRY**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	25,314	31,76	31,87	8,690	26,31	26,88
1. Direct Finance	25,313	31,25	31,36	8,674	24,54	25,09
2. Indirect Finance	1	51	51	16	1,77	1,79
II. INDUSTRY	345	36,68	20,40	877	50,84	48,51
1. Mining & Quarrying	1	8	8	3	12	13
2. Food Manufacturing & Processing	6	51	54	25	53	46
(a) Rice Mills, Flour & Dal Mills	2	12	12	7	17	12
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	-	-	-	8	25	24
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-
(f) Others	4	39	42	10	12	10
3. Beverage & Tobacco	-	-	-	2	1	1
4. Textiles	6	49	42	11	1,84	1,97
(a) Cotton Textiles	1	-	-	3	1,78	1,93
(b) Jute Textiles	1	30	33	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	-	-	-
(d) Other Textiles	4	18	8	8	5	4
5. Paper, Paper Products & Printing	7	1,35	1,42	27	2,50	1,61
6. Leather & Leather Products	-	-	-	-	-	-
7. Rubber & Rubber Products	-	-	-	3	5	6
8. Chemicals & Chemical Products	12	32	27	22	97	1,09
(a) Heavy Industrial Chemicals	3	9	9	1	3	-
(b) Fertilisers	-	-	-	1	-	2
(c) Drugs & Pharmaceuticals	1	4	4	-	-	-
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	8	18	13	20	94	1,07
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-
10. Manufacture of Cement & Cement Products	-	-	-	4	14	36
11. Basic Metals & Metal Products	7	11	8	9	19	19
(a) Iron & Steel	-	-	-	2	1	-
(b) Non-Ferrous Metals	1	6	4	2	1	-
(c) Other Metal Products	6	5	4	5	18	19
12. Engineering	8	29,28	13,43	15	8,05	6,76
(a) Heavy Engineering	-	-	-	-	-	-
(b) Light Engineering	2	2	1	5	6,54	6,29
(c) Electrical Machinery & Goods	5	29,21	13,41	5	1,48	46
(d) Electronic Machinery & Goods	1	6	1	5	3	2
13. Vehicles, Vehicle Parts & Transport Equipments	1	4	3	6	84	81
14. Other Industries	291	4,39	4,04	738	35,27	34,86
15. Electricity, Gas & Water	-	-	-	-	-	-
(a) Electricity Generation & Transmission	-	-	-	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16. Construction	6	11	8	12	33	21
III. TRANSPORT OPERATORS	63	80	62	411	2,37	1,80
IV. PROFESSIONAL AND OTHER SERVICES	195	53	42	661	3,36	3,06
V. PERSONAL LOANS	2,029	7,04	6,75	6,316	17,72	15,27
1. Loans for Purchase of Consumer Durables	474	52	37	941	1,48	1,37
2. Loans for Housing	234	1,43	1,36	480	4,34	3,64
3. Rest of the Personal Loans	1,321	5,09	5,03	4,895	11,90	10,26
VI. TRADE	723	7,66	6,89	2,793	11,13	9,05
1. Wholesale Trade	174	1,05	67	211	2,92	2,49
2. Retail Trade	549	6,62	6,22	2,582	8,21	6,56
VII. FINANCE	1	-	-	1	1	-
VIII. ALL OTHERS	1,283	1,89	1,21	2,293	4,54	3,92

TOTAL BANK CREDIT	29,953	86,37	68,17	22,042	116,28	108,49
OF WHICH: 1. Artisans & Village Industries	49	8	9	103	11	8
2. Other Small Scale Industries	187	1,34	1,22	642	6,18	4,42

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	11,342	64,35	57,84	-	-	-
1. Direct Finance	11,336	63,27	56,74	-	-	-
2. Indirect Finance	6	1,07	1,10	-	-	-
II. INDUSTRY	1,598	143,89	124,94	-	-	-
1. Mining & Quarrying	2	3	4	-	-	-
2. Food Manufacturing & Processing	66	3,68	2,86	-	-	-
(a) Rice Mills, Flour & Dal Mills	16	1,51	1,05	-	-	-
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	16	1,29	1,11	-	-	-
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-
(f) Others	34	88	70	-	-	-
3. Beverage & Tobacco	2	11	11	-	-	-
4. Textiles	62	40,31	40,43	-	-	-
(a) Cotton Textiles	25	31,15	32,70	-	-	-
(b) Jute Textiles	1	2	2	-	-	-
(c) Handloom Textiles & Khadi	7	12	11	-	-	-
(d) Other Textiles	29	9,03	7,60	-	-	-
5. Paper, Paper Products & Printing	96	12,24	12,40	-	-	-
6. Leather & Leather Products	29	2,04	1,61	-	-	-
7. Rubber & Rubber Products	25	2,04	1,75	-	-	-
8. Chemicals & Chemical Products	177	43,55	34,30	-	-	-
(a) Heavy Industrial Chemicals	14	14,95	14,57	-	-	-
(b) Fertilisers	2	11	12	-	-	-
(c) Drugs & Pharmaceuticals	12	7,00	4,52	-	-	-
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	149	21,50	15,09	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	2	15	14	-	-	-
10. Manufacture of Cement & Cement Products	-	-	-	-	-	-
11. Basic Metals & Metal Products	81	7,64	5,08	-	-	-
(a) Iron & Steel	17	4,16	1,91	-	-	-
(b) Non-Ferrous Metals	2	28	20	-	-	-
(c) Other Metal Products	62	3,21	2,97	-	-	-
12. Engineering	202	20,04	17,78	-	-	-
(a) Heavy Engineering	12	3,01	2,23	-	-	-
(b) Light Engineering	29	3,44	3,21	-	-	-
(c) Electrical Machinery & Goods	28	2,62	2,49	-	-	-
(d) Electronic Machinery & Goods	133	10,97	9,85	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	24	69	56	-	-	-
14. Other Industries	794	9,65	6,30	-	-	-
15. Electricity, Gas & Water	5	40	35	-	-	-
(a) Electricity Generation & Transmission	1	2	1	-	-	-
(b) Non-Conventional Energy	1	20	31	-	-	-
(c) Gas, Steam & Water Supply	3	18	2	-	-	-
16. Construction	31	1,30	1,24	-	-	-
III. TRANSPORT OPERATORS	632	4,02	3,54	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	1,280	11,01	9,34	-	-	-
V. PERSONAL LOANS	11,623	35,77	31,77	-	-	-
1. Loans for Purchase of Consumer Durables	1,496	2,24	1,90	-	-	-
2. Loans for Housing	879	11,15	8,54	-	-	-
3. Rest of the Personal Loans	9,248	22,38	21,33	-	-	-
VI. TRADE	5,186	47,37	40,28	-	-	-
1. Wholesale Trade	191	12,14	7,74	-	-	-
2. Retail Trade	4,995	35,23	32,54	-	-	-
VII. FINANCE	6	6,87	7,17	-	-	-
VIII. ALL OTHERS	3,925	20,65	19,14	-	-	-
TOTAL BANK CREDIT	35,592	333,93	294,03	-	-	-
OF WHICH: 1. Artisans & Village Industries	267	1,06	99	-	-	-
2. Other Small Scale Industries	815	47,31	40,93	-	-	-