

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1999 (Part 32 of 32)**

SOUTHERN REGION (contd.)

STATE : PONDICHERRY

(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	10,888	22,96	20,41	17,074	26,85	26,54
1. Direct Finance	10,840	21,94	19,34	17,045	25,31	25,18
2. Indirect Finance	48	1,03	1,07	29	1,54	1,36
II. INDUSTRY	3,213	53,40	44,61	2,827	140,30	98,07
1. Mining & Quarrying	1	2	2	1	7	1
2. Food Manufacturing & Processing	89	2,00	1,82	87	31,49	21,19
(a) Rice Mills, Flour & Dal Mills	84	1,90	1,72	22	1,65	1,05
(b) Sugar	1	5	5	4	25,78	16,54
(c) Edible Oils & Vanaspati	-	-	-	6	1,94	1,03
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-
(f) Others	4	5	5	55	2,13	2,57
3. Beverage & Tobacco	1	15	-	8	38	20
4. Textiles	6	40	46	52	39,48	24,35
(a) Cotton Textiles	-	-	-	32	35,67	21,89
(b) Jute Textiles	1	30	35	-	-	-
(c) Handloom Textiles & Khadi	3	1	2	1	2	1
(d) Other Textiles	2	8	10	19	3,79	2,45
5. Paper, Paper Products & Printing	32	7,87	7,50	68	3,33	1,58
6. Leather & Leather Products	4	93	90	15	5,71	5,65
7. Rubber & Rubber Products	5	14	9	15	1,32	1,06
8. Chemicals & Chemical Products	41	6,77	4,54	135	20,50	16,36
(a) Heavy Industrial Chemicals	6	38	30	3	9,81	9,13
(b) Fertilisers	-	-	-	2	16	15
(c) Drugs & Pharmaceuticals	-	-	-	18	46	33
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	35	6,38	4,23	112	10,06	6,75
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	4	41	47
10. Manufacture of Cement & Cement Products	1	3	3	4	5	4
11. Basic Metals & Metal Products	26	5,71	5,01	47	2,77	1,64
(a) Iron & Steel	1	15	15	4	65	23
(b) Non-Ferrous Metals	2	4,08	3,96	1	6	4
(c) Other Metal Products	23	1,48	90	42	2,06	1,38
12. Engineering	96	20,64	17,17	105	18,61	13,77
(a) Heavy Engineering	-	-	-	5	93	26
(b) Light Engineering	7	1,92	1,50	22	1,62	43
(c) Electrical Machinery & Goods	86	2,88	2,80	38	9,64	8,46
(d) Electronic Machinery &	3	15,84	12,87	40	6,42	4,62

	Goods					
13.	Vehicles, Vehicle Parts & Transport Equipments	2	15	8	20	44
14.	Other Industries	2,881	7,25	6,08	2,226	9,45
15.	Electricity, Gas & Water	1	3	2	-	-
	(a) Electricity Generation & Transmission	-	-	-	-	-
	(b) Non-Conventional Energy	-	-	-	-	-
	(c) Gas, Steam & Water Supply	1	3	2	-	-
16.	Construction	27	1,31	88	40	1,87
III.	TRANSPORT OPERATORS	199	1,44	96	367	2,16
IV.	PROFESSIONAL AND OTHER SERVICES	170	3,18	2,86	1,725	13,64
V.	PERSONAL LOANS	8,782	38,75	32,29	22,247	65,80
1.	Loans for Purchase of Consumer Durables	1,127	1,66	1,44	1,587	2,89
2.	Loans for Housing	577	19,98	15,73	1,238	18,60
3.	Rest of the Personal Loans	7,078	17,10	15,12	19,422	38,64
VI.	TRADE	2,422	17,16	14,12	5,214	33,79
1.	Wholesale Trade	735	3,10	2,70	109	5,57
2.	Retail Trade	1,687	14,05	11,42	5,105	23,97
VII.	FINANCE	32	78	72	6	9
VIII.	ALL OTHERS	282	3,57	2,71	14,039	32,86
TOTAL BANK CREDIT		25,988	141,23	118,68	63,499	315,94
<i>OF WHICH:</i> 1. Artisans & Village Industries		158	97	84	647	94
2. Other Small Scale Industries		889	13,83	11,23	1,657	21,89

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out-standing	Accounts	Limit	Out-standing
	7	8	9	10	11	12
I. AGRICULTURE	-	-	-	-	-	-
1. Direct Finance	-	-	-	-	-	-
2. Indirect Finance	-	-	-	-	-	-
II. INDUSTRY	7	22,89	5,33	-	-	-
1. Mining & Quarrying	-	-	-	-	-	-
2. Food Manufacturing & Processing	-	-	-	-	-	-
(a) Rice Mills, Flour & Dal Mills	-	-	-	-	-	-
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	-	-	-	-	-	-
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-
(f) Others	-	-	-	-	-	-
3. Beverage & Tobacco	-	-	-	-	-	-
4. Textiles	-	-	-	-	-	-
(a) Cotton Textiles	-	-	-	-	-	-
(b) Jute Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	-	-	-
(d) Other Textiles	-	-	-	-	-	-
5. Paper, Paper Products & Printing	2	4,34	4,34	-	-	-
6. Leather & Leather Products	-	-	-	-	-	-
7. Rubber & Rubber Products	-	-	-	-	-	-
8. Chemicals & Chemical Products	-	-	-	-	-	-

(a) Heavy Industrial Chemicals	-	-	-	-	-	-
(b) Fertilisers	-	-	-	-	-	-
(c) Drugs & Pharmaceuticals	-	-	-	-	-	-
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	-	-	-	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-
10. Manufacture of Cement & Cement Products	-	-	-	-	-	-
11. Basic Metals & Metal Products	-	-	-	-	-	-
(a) Iron & Steel	-	-	-	-	-	-
(b) Non-Ferrous Metals	-	-	-	-	-	-
(c) Other Metal Products	-	-	-	-	-	-
12. Engineering	1	1,30	23	-	-	-
(a) Heavy Engineering	-	-	-	-	-	-
(b) Light Engineering	1	1,30	23	-	-	-
(c) Electrical Machinery & Goods	-	-	-	-	-	-
(d) Electronic Machinery & Goods	-	-	-	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	1	45	45	-	-	-
14. Other Industries	3	16,81	31	-	-	-
15. Electricity, Gas & Water	-	-	-	-	-	-
(a) Electricity Generation & Transmission	-	-	-	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16. Construction	-	-	-	-	-	-
III. TRANSPORT OPERATORS	-	-	-	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	-	-	-	-	-	-
V. PERSONAL LOANS	-	-	-	-	-	-
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	-	-	-	-	-	-
VI. TRADE	-	-	-	-	-	-
1. Wholesale Trade	-	-	-	-	-	-
2. Retail Trade	-	-	-	-	-	-
VII. FINANCE	-	-	-	-	-	-
VIII. ALL OTHERS	-	-	-	-	-	-
TOTAL BANK CREDIT	7	22,89	5,33	-	-	-
<i>OF WHICH:</i> 1. Artisans & Village Industries	-	-	-	-	-	-
2. Other Small Scale Industries	2	4,34	4,34	-	-	-

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	559	1,24	1,11	28,521	51,05	48,06
1. Direct Finance	559	1,24	1,11	28,444	48,48	45,63
2. Indirect Finance	-	-	-	77	2,56	2,43

II. INDUSTRY	456	57,32	46,46	6,503	273,91	194,46
1. Mining & Quarrying	-	-	-	2	9	3
2. Food Manufacturing & Processing	28	3,53	2,10	204	37,02	25,10
(a) Rice Mills, Flour & Dal Mills	2	2,15	1,30	108	5,70	4,07
(b) Sugar	-	-	-	5	25,83	16,59
(c) Edible Oils & Vanaspati	18	1,10	54	24	3,04	1,57
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-
(f) Others	8	28	26	67	2,45	2,88
3. Beverage & Tobacco	6	21	19	15	74	38
4. Textiles	22	8,48	7,11	80	48,36	31,91
(a) Cotton Textiles	6	96	57	38	36,63	22,45
(b) Jute Textiles	-	-	-	1	30	35
(c) Handloom Textiles & Khadi	-	-	-	4	3	3
(d) Other Textiles	16	7,52	6,54	37	11,39	9,08
5. Paper, Paper Products & Printing	22	2,60	2,20	124	18,14	15,62
6. Leather & Leather Products	11	57	50	30	7,22	7,05
7. Rubber & Rubber Products	9	2,07	1,03	29	3,53	2,18
8. Chemicals & Chemical Products	56	25,30	21,02	232	52,57	41,92
(a) Heavy Industrial Chemicals	5	3,35	3,75	14	13,55	13,18
(b) Fertilisers	-	-	-	2	16	15
(c) Drugs & Pharmaceuticals	9	6,00	3,57	27	6,46	3,89
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	42	15,96	13,71	189	32,40	24,69
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	4	41	47
10. Manufacture of Cement & Cement Products	-	-	-	5	9	8
11. Basic Metals & Metal Products	28	2,08	1,47	101	10,56	8,12
(a) Iron & Steel	3	95	70	8	1,75	1,07
(b) Non-Ferrous Metals	-	-	-	3	4,14	3,99
(c) Other Metal Products	25	1,13	78	90	4,67	3,05
12. Engineering	27	5,10	4,58	229	45,65	35,75
(a) Heavy Engineering	1	5	5	6	98	31
(b) Light Engineering	4	1,03	1,06	34	5,86	3,22
(c) Electrical Machinery & Goods	14	2,43	2,29	138	14,95	13,56
(d) Electronic Machinery & Goods	8	1,59	1,18	51	23,86	18,66
13. Vehicles, Vehicle Parts & Transport Equipments	22	41	37	45	1,66	1,34
14. Other Industries	172	1,68	1,51	5,282	38,95	17,34
15. Electricity, Gas & Water	1	80	80	2	83	82
(a) Electricity Generation & Transmission	-	-	-	-	-	-
(b) Non-Conventional Energy	1	80	80	1	80	80
(c) Gas, Steam & Water Supply	-	-	-	1	3	2
16. Construction	52	4,50	3,59	119	8,11	6,34
III. TRANSPORT OPERATORS	123	1,66	1,44	689	5,72	4,56
IV. PROFESSIONAL AND OTHER SERVICES	328	3,16	2,89	2,223	19,98	17,82
V. PERSONAL LOANS	2,623	9,55	8,81	33,652	114,10	101,22
1. Loans for Purchase of Consumer Durables	552	1,02	1,00	3,266	5,88	5,33
2. Loans for Housing	87	1,87	1,54	1,902	41,16	35,86

3. Rest of the Personal Loans	1,984	6,66	6,27	28,484	67,07	60,03
VI. TRADE	630	30,01	23,02	8,266	80,96	66,67
1. Wholesale Trade	118	17,29	11,72	962	27,08	19,98
2. Retail Trade	512	12,72	11,30	7,304	53,89	46,69
VII. FINANCE	3	9	7	41	95	88
VIII. ALL OTHERS	681	7,99	6,92	15,002	44,42	39,07
TOTAL BANK CREDIT	5,403	111,02	90,72	94,897	591,09	472,74
<i>OF WHICH:</i> 1. Artisans & Village Industries	55	12	11	860	2,13	1,89
2. Other Small Scale Industries	255	17,14	12,18	2,803	64,04	49,64