

Pondicherry

Table No. 5.7 – State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March 2000

SOUTHERN REGION				(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	15,091	19,31	19,02	7,965	11,11	9,22
1. Direct Finance	14,998	18,74	18,56	7,917	10,53	8,66
2. Indirect Finance	93	57	46	48	58	56
II. INDUSTRY	897	20,43	15,55	2,702	43,01	25,96
1. Mining & Quarrying	-	-	-	-	-	-
2. Food Manufacturing & Processing	25	98	1,04	464	8,96	7,95
(a) Rice Mills, Flour & Dal Mills	21	75	83	439	5,95	5,03
(b) Sugar	1	9	2	1	5	-
(c) Edible Oils & Vanaspati	-	-	-	10	38	40
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-
(f) Others	3	14	19	14	2,58	2,52
3. Beverage & Tobacco	9	77	62	3	11	11
4. Textiles	3	26	49	8	1,26	1,39
(a) Cotton Textiles	-	-	-	2	1,22	1,36
(b) Jute Textiles	1	12	35	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	3	1	2
(d) Other Textiles	2	14	14	3	3	2
5. Paper, Paper Products & Printing	24	3,65	3,12	21	1,49	1,65
6. Leather & Leather Products	3	42	27	1	3	2
7. Rubber & Rubber Products	12	35	18	2	4	-
8. Chemicals & Chemical Products	106	3,15	2,64	23	4,44	4,61
(a) Heavy Industrial Chemicals	-	-	-	-	-	-
(b) Fertilisers	-	-	-	-	-	-
(c) Drugs & Pharmaceuticals	1	16	15	6	84	75
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	105	2,99	2,49	17	3,60	3,86
9. Petroleum, Coal Products & Nuclear Fuels	2	3,21	1,67	1	3	2
10. Manufacture of Cement & Cement Products	1	1	1	5	7	7
11. Basic Metals & Metal Products	41	2,82	1,05	10	1,02	1,04
(a) Iron & Steel	3	13	9	3	53	50
(b) Non-Ferrous Metals	1	3	3	-	-	-
(c) Other Metal Products	37	2,66	93	7	49	54
12. Engineering	7	37	37	327	2,98	3,43
(a) Heavy Engineering	-	-	-	5	86	68
(b) Light Engineering	2	8	8	7	3	3
(c) Electrical Machinery & Goods	5	29	30	315	2,09	2,72
(d) Electronic Machinery & Goods	-	-	-	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	5	6	6	2	4	3
14. Other Industries	657	4,27	3,94	1,831	22,42	5,49
15. Electricity, Gas & Water	-	-	-	1	4	4
(a) Electricity Generation & Transmission	-	-	-	1	4	4
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16. Construction	2	11	11	3	10	10
III. TRANSPORT OPERATORS	108	90	53	165	2,08	1,49
IV. PROFESSIONAL AND OTHER SERVICES	453	2,68	2,31	1,075	8,64	7,71
V. PERSONAL LOANS	10,081	17,26	16,90	7,906	32,92	27,31
1. Loans for Purchase of Consumer Durables	839	1,57	1,28	1,854	7,38	5,44
2. Loans for Housing	724	4,12	4,14	1,161	8,64	7,08
3. Rest of the Personal Loans	8,518	11,57	11,49	4,891	16,91	14,80
VI. TRADE	1,448	8,15	7,63	2,787	16,85	14,67
1. Wholesale Trade	6	52	51	236	5,56	5,01
2. Retail Trade	1,442	7,63	7,12	2,551	11,29	9,66
VII. FINANCE	-	-	-	16	96	97
VIII. ALL OTHERS	1,147	3,06	2,80	2,037	10,59	9,86

TOTAL BANK CREDIT	29,225	71,80	64,72	24,653	126,17	97,18
OF WHICH: 1. Artisans & Village Industries	331	36	36	657	84	81
2. Other Small Scale Industries	468	13,26	10,60	1,637	13,99	14,43

(Amount in Rupees Lakh)

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	8,117	22,08	21,27	-	-	-
1. Direct Finance	8,109	21,57	20,79	-	-	-
2. Indirect Finance	8	50	47	-	-	-
II. INDUSTRY	3,283	234,02	185,90	-	-	-
1. Mining & Quarrying	2	12	13	-	-	-
2. Food Manufacturing & Processing	84	47,76	42,43	-	-	-
(a) Rice Mills, Flour & Dal Mills	13	11,43	10,59	-	-	-
(b) Sugar	4	30,32	25,43	-	-	-
(c) Edible Oils & Vanaspati	19	3,81	3,44	-	-	-
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-
(f) Others	48	2,19	2,97	-	-	-
3. Beverage & Tobacco	16	10,38	8,36	-	-	-
4. Textiles	73	38,24	29,04	-	-	-
(a) Cotton Textiles	33	25,98	18,37	-	-	-
(b) Jute Textiles	1	15	14	-	-	-
(c) Handloom Textiles & Khadi	6	92	96	-	-	-
(d) Other Textiles	33	11,19	9,57	-	-	-
5. Paper, Paper Products & Printing	82	6,62	4,94	-	-	-
6. Leather & Leather Products	25	1,85	1,56	-	-	-
7. Rubber & Rubber Products	25	3,69	3,39	-	-	-
8. Chemicals & Chemical Products	195	57,66	46,44	-	-	-
(a) Heavy Industrial Chemicals	8	13,09	12,03	-	-	-
(b) Fertilisers	3	17	17	-	-	-
(c) Drugs & Pharmaceuticals	46	6,07	6,71	-	-	-
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	138	38,33	27,53	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	3	43	40	-	-	-
10. Manufacture of Cement & Cement Products	-	-	-	-	-	-
11. Basic Metals & Metal Products	81	16,43	12,45	-	-	-
(a) Iron & Steel	13	7,22	3,88	-	-	-
(b) Non-Ferrous Metals	1	1,50	1,23	-	-	-
(c) Other Metal Products	67	7,71	7,34	-	-	-
12. Engineering	199	27,01	17,85	-	-	-
(a) Heavy Engineering	6	1,44	72	-	-	-
(b) Light Engineering	85	12,01	7,51	-	-	-
(c) Electrical Machinery & Goods	45	4,90	3,58	-	-	-
(d) Electronic Machinery & Goods	63	8,67	6,04	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	55	1,31	83	-	-	-
14. Other Industries	2,398	19,87	15,91	-	-	-
15. Electricity, Gas & Water	2	1,00	70	-	-	-
(a) Electricity Generation & Transmission	-	-	-	-	-	-
(b) Non-Conventional Energy	2	1,00	70	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16. Construction	43	1,66	1,48	-	-	-
III. TRANSPORT OPERATORS	332	3,68	3,02	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	954	10,91	8,37	-	-	-
V. PERSONAL LOANS	18,295	82,13	72,80	-	-	-
1. Loans for Purchase of Consumer Durables	2,578	5,83	4,77	-	-	-
2. Loans for Housing	2,315	20,32	18,26	-	-	-
3. Rest of the Personal Loans	13,402	55,98	49,77	-	-	-
VI. TRADE	4,492	57,08	50,10	-	-	-
1. Wholesale Trade	181	13,11	11,77	-	-	-
2. Retail Trade	4,311	43,97	38,33	-	-	-
VII. FINANCE	29	55	12	-	-	-
VIII. ALL OTHERS	3,888	40,70	37,35	-	-	-
TOTAL BANK CREDIT	39,390	451,15	378,91	-	-	-
OF WHICH: 1. Artisans & Village Industries	1,153	1,79	1,75	-	-	-
2. Other Small Scale Industries	1,343	42,73	34,31	-	-	-