

Table No. 5.6 – State and Bank Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation

MARCH 2001

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	10,683	24,26	22,75	13,796	30,12	29,63
1. Direct Finance	10,656	24,14	22,65	13,781	28,91	28,46
2. Indirect Finance	27	12	10	15	1,21	1,17
II. INDUSTRY	997	48,32	38,03	3,053	178,09	138,49
1. Mining & Quarrying	—	—	—	1	30	29
2. Food Manufacturing & Processing	17	13,70	11,56	63	32,92	30,38
(a) Rice Mills, Flour & Dal Mills	3	11,00	8,89	19	1,02	96
(b) Sugar	—	—	—	3	28,44	26,54
(c) Edible Oils & Vanaspati	1	15	18	9	1,77	86
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	13	2,55	2,49	32	1,69	2,02
3. Beverage & Tobacco	1	3,00	2,52	23	11,18	10,31
4. Textiles	15	1,21	1,16	43	27,51	22,85
(a) Cotton Textiles	4	16	13	28	25,96	22,42
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	4	91	90	2	2	2
(d) Other Textiles	7	14	13	13	1,52	41
5. Paper, Paper Products & Printing	10	4,51	2,75	34	4,20	2,16
6. Leather & Leather Products	1	50	44	9	1,71	1,03
7. Rubber & Rubber Products	4	1,62	1,41	21	2,15	1,14
8. Chemicals & Chemical Products	7	1,91	1,01	131	18,47	15,19
(a) Heavy Industrial Chemicals	—	—	—	3	42	21
(b) Fertilisers	—	—	—	2	15	15
(c) Drugs & Pharmaceuticals	—	—	—	31	5,94	5,73
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	7	1,91	1,01	95	11,95	9,09
9. Petroleum, Coal Products & Nuclear Fuels	1	1,96	1,55	3	53	52
10. Manufacture of Cement & Cement Products	1	5	5	9	6	5
11. Basic Metals & Metal Products	11	9,95	7,75	68	8,49	6,56
(a) Iron & Steel	1	25	22	15	2,65	2,43
(b) Non-Ferrous Metals	—	—	—	2	4,07	2,08
(c) Other Metal Products	10	9,70	7,53	51	1,77	2,05
12. Engineering	317	5,36	3,85	133	16,50	6,65
(a) Heavy Engineering	—	—	—	4	5,55	51
(b) Light Engineering	13	2,39	1,11	27	1,51	21
(c) Electrical Machinery & Goods	304	2,96	2,74	65	2,05	1,69
(d) Electronic Machinery & Goods	—	—	—	37	7,39	4,25
13. Vehicles, Vehicle Parts & Transport Equipments	6	6	5	21	98	55
14. Other Industries	606	4,50	3,92	1,908	51,37	39,40
15. Electricity, Gas & Water	—	—	—	8	41	35
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	2	20	21

(c) Gas, Steam & Water Supply	—	—	—	6	21	15
16. Construction	—	—	—	578	1,33	1,08
III. TRANSPORT OPERATORS	60	75	58	317	3,54	2,93
IV. PROFESSIONAL AND OTHER SERVICES	175	2,83	1,46	2,277	16,84	13,11
V. PERSONAL LOANS	8,520	39,79	32,54	25,902	88,59	82,71
1. Loans for Purchase of Consumer Durables	1,853	8,11	5,74	2,241	5,51	4,68
2. Loans for Housing	1,170	11,09	10,26	3,044	24,51	23,34
3. Rest of the Personal Loans	5,497	20,59	16,54	20,617	58,57	54,70
VI. TRADE	464	7,73	5,93	8,940	57,91	56,87
1. Wholesale Trade	23	2,21	2,01	313	11,47	8,95
2. Retail Trade	441	5,53	3,92	8,627	46,44	47,93
VII. FINANCE	23	1,50	1,40	2	2,37	1,27
VIII. ALL OTHERS	632	5,20	4,52	3,686	28,61	21,83
TOTAL BANK CREDIT	21,554	130,38	107,20	57,973	406,09	346,86
<i>OF WHICH:</i> 1. Artisans & Village Industries	126	13	10	211	71	69
2. Other Small Scale Industries	490	10,45	7,54	1,211	39,15	31,82

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	12	26,56	2,16	—	—	—
1. Mining & Quarrying	—	—	—	—	—	—
2. Food Manufacturing & Processing	1	6,20	93	—	—	—
(a) Rice Mills, Flour & Dal Mills	—	—	—	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	1	6,20	93	—	—	—
3. Beverage & Tobacco	—	—	—	—	—	—
4. Textiles	—	—	—	—	—	—
(a) Cotton Textiles	—	—	—	—	—	—
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles	—	—	—	—	—	—
5. Paper, Paper Products & Printing	2	3,00	37	—	—	—
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	—	—	—	—	—	—
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	—	—	—	—	—	—
(c) Electrical Machinery & Goods	—	—	—	—	—	—
(d) Electronic Machinery & Goods	—	—	—	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	—	—	—
14. Other Industries	2	16,50	—	—	—	—
15. Electricity, Gas & Water	7	86	86	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	7	86	86	—	—	—
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	12	26,56	—	—	—	2,16
<i>OF WHICH:</i> 1. Artisans & Village Industries	—	—	—	—	—	—
2. Other Small Scale Industries	2	3,00	37	—	—	—

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	491	1,57	1,20	24,970	55,95	53,58
1. Direct Finance	490	1,56	1,20	24,927	54,62	52,31
2. Indirect Finance	1	—	—	43	1,33	1,27
II. INDUSTRY	532	72,67	52,84	4,594	325,63	231,53
1. Mining & Quarrying	—	—	—	1	30	29
2. Food Manufacturing & Processing	42	4,42	3,17	123	57,24	46,04
(a) Rice Mills, Flour & Dal Mills	2	44	41	24	12,46	10,26
(b) Sugar	—	—	—	3	28,44	26,54
(c) Edible Oils & Vanaspati	13	2,20	1,97	23	4,12	3,01
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	27	1,78	79	73	12,22	6,23
3. Beverage & Tobacco	2	30	17	26	14,48	12,99
4. Textiles	28	6,70	6,07	86	35,42	30,08
(a) Cotton Textiles	9	90	63	41	27,02	23,18
(b) Jute Textiles	1	15	14	1	15	14
(c) Handloom Textiles & Khadi	—	—	—	6	93	92
(d) Other Textiles	18	5,65	5,30	38	7,32	5,84
5. Paper, Paper Products & Printing	40	4,33	3,56	86	16,03	8,84
6. Leather & Leather Products	10	1,86	44	20	4,07	1,90
7. Rubber & Rubber Products	13	94	99	38	4,70	3,54
8. Chemicals & Chemical Products	98	34,87	25,68	236	55,25	41,88
(a) Heavy Industrial Chemicals	3	2,00	1,91	6	2,42	2,12

(b) Fertilisers	—	—	—	2	15	15
(c) Drugs & Pharmaceuticals	21	96	85	52	6,90	6,58
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	74	31,91	22,93	176	45,78	33,02
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	4	2,49	2,08
10. Manufacture of Cement & Cement Products	1	3	3	11	14	13
11. Basic Metals & Metal Products	17	9,52	5,67	96	27,95	19,98
(a) Iron & Steel	9	8,02	4,26	25	10,92	6,91
(b) Non-Ferrous Metals	—	—	—	2	4,07	2,08
(c) Other Metal Products	8	1,50	1,40	69	12,96	10,98
12. Engineering	71	5,85	4,32	521	27,71	14,82
(a) Heavy Engineering	1	8	8	5	5,63	5,9
(b) Light Engineering	37	1,23	1,27	77	5,13	2,59
(c) Electrical Machinery & Goods	25	2,04	62	394	7,05	5,06
(d) Electronic Machinery & Goods	8	2,50	2,34	45	9,89	6,58
13. Vehicles, Vehicle Parts & Transport Equipments	15	10	5	42	1,13	65
14. Other Industries	170	2,98	2,15	2,686	75,34	45,47
15. Electricity, Gas & Water	—	—	—	15	1,27	1,21
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	2	20	21
(c) Gas, Steam & Water Supply	—	—	—	13	1,07	1,00
16. Construction	25	78	55	603	2,11	1,63
III. TRANSPORT OPERATORS	117	1,74	1,16	494	6,03	4,67
IV. PROFESSIONAL AND OTHER SERVICES	228	14,34	9,46	2,680	34,02	24,02
V. PERSONAL LOANS	4,516	21,63	16,99	38,938	150,01	132,24
1. Loans for Purchase of Consumer Durables	1,419	4,33	3,46	5,513	17,95	13,87
2. Loans for Housing	297	2,40	1,90	4,511	37,99	35,50
3. Rest of the Personal Loans	2,800	14,90	11,63	28,914	94,06	82,87
VI. TRADE	1,276	39,07	30,76	10,680	104,71	93,56
1. Wholesale Trade	246	12,66	12,13	582	26,34	23,08
2. Retail Trade	1,030	26,41	18,63	10,098	78,38	70,48
VII. FINANCE	3	11	9	28	3,98	2,75
VIII. ALL OTHERS	1,201	7,09	6,32	5,519	40,90	32,67
TOTAL BANK CREDIT	8,364	158,21	118,81	87,903	721,23	575,03
<i>OF WHICH:</i> 1. Artisans & Village Industries	13	8	6	350	93	85
2. Other Small Scale Industries	333	19,95	18,30	2,036	72,55	58,03