

Pondicherry

**Table No. 5.7 – State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation
March 2001**

SOUTHERN REGION		(Amount in Rupees Lakh)					
OCCUPATION	RURAL			SEMI-URBAN			
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
	1	2	3	4	5	6	
I. AGRICULTURE	11,344	22,16	20,81	5,723	12,31	11,43	
1. Direct Finance	11,339	21,79	20,43	5,693	11,67	10,82	
2. Indirect Finance	5	37	37	30	64	61	
II. INDUSTRY	349	39,50	21,09	1,293	55,51	28,09	
1. Mining & Quarrying	1	30	29	—	—	—	
2. Food Manufacturing & Processing	10	6,64	1,35	28	4,77	3,36	
(a) Rice Mills, Flour & Dal Mills	6	10	8	7	1,82	48	
(b) Sugar	—	—	—	—	—	—	
(c) Edible Oils & Vanaspati	—	—	—	5	36	37	
(d) Tea Processing	—	—	—	—	—	—	
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—	
(f) Others	4	6,54	1,27	16	2,58	2,51	
3. Beverage & Tobacco	10	3,15	3,22	—	—	—	
4. Textiles	8	1,36	24	12	3,89	3,81	
(a) Cotton Textiles	4	16	13	4	3,77	3,72	
(b) Jute Textiles	—	—	—	—	—	—	
(c) Handloom Textiles & Khadi	—	—	—	3	1	2	
(d) Other Textiles	4	1,20	12	5	10	6	
5. Paper, Paper Products & Printing	6	1,58	1,11	24	3,75	1,81	
6. Leather & Leather Products	—	—	—	—	—	—	
7. Rubber & Rubber Products	7	28	4	2	4	1	
8. Chemicals & Chemical Products	29	2,58	2,45	19	4,08	2,70	
(a) Heavy Industrial Chemicals	—	—	—	—	—	—	
(b) Fertilisers	—	—	—	—	—	—	
(c) Drugs & Pharmaceuticals	—	—	—	7	75	72	
(d) Non-Edible Oils	—	—	—	—	—	—	
(e) Other Chemicals & Chemical Products	29	2,58	2,45	12	3,33	1,97	
9. Petroleum, Coal Products & Nuclear Fuels	1	1,96	1,55	—	—	—	
10. Manufacture of Cement & Cement Products	—	—	—	1	5	5	
11. Basic Metals & Metal Products	11	4,27	2,29	7	1,35	1,34	
(a) Iron & Steel	—	—	—	2	95	95	
(b) Non-Ferrous Metals	1	4,04	2,06	—	—	—	
(c) Other Metal Products	10	23	23	5	40	39	
12. Engineering	14	12,20	4,20	305	3,06	2,79	
(a) Heavy Engineering	3	5,53	48	—	—	—	
(b) Light Engineering	1	2	2	6	9	8	
(c) Electrical Machinery & Goods	7	1,73	1,34	299	2,97	2,70	
(d) Electronic Machinery & Goods	3	4,93	2,37	—	—	—	
13. Vehicles, Vehicle Parts & Transport Equipments	1	2	2	3	7	4	
14. Other Industries	251	5,18	4,33	886	34,26	12,04	
15. Electricity, Gas & Water	—	—	—	—	—	—	
(a) Electricity Generation & Transmission	—	—	—	—	—	—	
(b) Non-Conventional Energy	—	—	—	—	—	—	
(c) Gas, Steam & Water Supply	—	—	—	—	—	—	
16. Construction	—	—	—	6	21	15	
III. TRANSPORT OPERATORS	18	34	26	129	2,13	1,60	
IV. PROFESSIONAL AND OTHER SERVICES	342	2,63	2,44	674	6,30	4,17	
V. PERSONAL LOANS	6,357	18,01	16,89	7,918	36,20	30,18	
1. Loans for Purchase of Consumer Durables	670	97	80	1,856	7,64	5,47	
2. Loans for Housing	485	4,19	4,14	1,161	10,24	9,43	
3. Rest of the Personal Loans	5,202	12,84	11,95	4,901	18,32	15,28	
VI. TRADE	477	3,54	3,22	1,368	21,82	18,15	
1. Wholesale Trade	10	1,06	93	131	8,48	6,74	
2. Retail Trade	467	2,48	2,29	1,237	13,34	11,41	
VII. FINANCE	—	—	—	23	2,25	1,27	
VIII. ALL OTHERS	628	1,43	1,21	1,746	8,51	6,12	
TOTAL BANK CREDIT	19,515	87,61	65,92	18,874	145,04	101,02	
<i>OF WHICH:</i> 1. Artisans & Village Industries	84	28	26	177	28	24	
2. Other Small Scale Industries	169	5,17	4,37	659	13,48	9,98	

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	7,903	21,48	21,34	—	—	—
1. Direct Finance	7,895	21,16	21,06	—	—	—
2. Indirect Finance	8	33	28	—	—	—
II. INDUSTRY	2,952	230,62	182,34	—	—	—
1. Mining & Quarrying	—	—	—	—	—	—
2. Food Manufacturing & Processing	85	45,84	41,32	—	—	—
(a) Rice Mills, Flour & Dal Mills	11	10,53	9,70	—	—	—
(b) Sugar	3	28,44	26,54	—	—	—
(c) Edible Oils & Vanaspati	18	3,76	2,64	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	53	3,11	2,45	—	—	—
3. Beverage & Tobacco	16	11,34	9,77	—	—	—
4. Textiles	66	30,17	26,03	—	—	—
(a) Cotton Textiles	33	23,09	19,33	—	—	—
(b) Jute Textiles	1	15	14	—	—	—
(c) Handloom Textiles & Khadi	3	92	91	—	—	—
(d) Other Textiles	29	6,01	5,66	—	—	—
5. Paper, Paper Products & Printing	56	10,70	5,92	—	—	—
6. Leather & Leather Products	20	4,07	1,90	—	—	—
7. Rubber & Rubber Products	29	4,39	3,50	—	—	—
8. Chemicals & Chemical Products	188	48,59	36,72	—	—	—
(a) Heavy Industrial Chemicals	6	2,42	2,12	—	—	—
(b) Fertilisers	2	15	15	—	—	—
(c) Drugs & Pharmaceuticals	45	6,15	5,86	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	135	39,87	28,59	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	3	53	52	—	—	—
10. Manufacture of Cement & Cement Products	10	9	8	—	—	—
11. Basic Metals & Metal Products	78	22,34	16,35	—	—	—
(a) Iron & Steel	23	9,97	5,96	—	—	—
(b) Non-Ferrous Metals	1	3	3	—	—	—
(c) Other Metal Products	54	12,34	10,36	—	—	—
12. Engineering	202	12,45	7,84	—	—	—
(a) Heavy Engineering	2	11	11	—	—	—
(b) Light Engineering	70	5,02	2,49	—	—	—
(c) Electrical Machinery & Goods	88	2,35	1,02	—	—	—
(d) Electronic Machinery & Goods	42	4,96	4,22	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	38	1,05	59	—	—	—
14. Other Industries	1,549	35,91	29,10	—	—	—
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	597	1,90	1,48	—	—	—
III. TRANSPORT OPERATORS	347	3,56	2,81	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	1,664	25,08	17,41	—	—	—
V. PERSONAL LOANS	24,663	95,80	85,17	—	—	—
1. Loans for Purchase of Consumer Durables	2,987	9,34	7,60	—	—	—
2. Loans for Housing	2,865	23,56	21,93	—	—	—
3. Rest of the Personal Loans	18,811	62,90	55,64	—	—	—
VI. TRADE	8,835	79,35	72,19	—	—	—
1. Wholesale Trade	441	16,80	15,41	—	—	—
2. Retail Trade	8,394	62,56	56,78	—	—	—
VII. FINANCE	5	1,73	1,48	—	—	—
VIII. ALL OTHERS	3,145	30,95	25,34	—	—	—
TOTAL BANK CREDIT	49,514	488,58	408,09	—	—	—
<i>OF WHICH:</i> 1. Artisans & Village Industries	89	37	35	—	—	—
2. Other Small Scale Industries	1,208	53,90	43,68	—	—	—