

TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2010

SOUTHERN REGION
PUDUCHERRY

(Amount in ₹ 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	46,526	215,28	184,12	20,554	111,73	101,85
1. Direct Finance	36,307	174,91	147,76	19,925	107,50	98,13
2. Indirect Finance	10,219	40,37	36,35	629	4,23	3,72
II. INDUSTRY	731	204,35	161,93	722	174,19	151,77
1. Mining & Quarrying	8	2,91	1,75	1	10	6
2. Food Manufacturing & Processing	94	40,56	33,98	119	38,59	27,42
(a) Rice Mills, Flour & Dal Mills	34	17,94	14,74	8	5,94	5,83
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	–	–	–	1	7	2
(d) Tea Processing	1	–	–	–	–	–
(e) Processing of Fruits & Vegetables	2	1,13	61	–	–	–
(f) Others	57	21,48	18,63	110	32,58	21,57
3. Beverage & Tobacco	7	12,32	11,50	2	15	15
4. Textiles	53	9,87	9,14	35	3,96	3,33
(a) Cotton Textiles	7	84	78	3	1,40	1,24
(b) Jute & Other Natural Fibre Textiles	3	86	84	–	–	–
(c) Handloom Textiles & Khadi	7	3	3	10	1,45	1,19
(d) Other Textiles & Textile Products	36	8,14	7,49	22	1,11	90
5. Paper, Paper Products & Printing	22	8,56	7,50	34	4,02	3,41
6. Woods and Wood Products	15	3,38	2,86	17	33	18
7. Leather & Leather Products	8	73	71	3	8	8
8. Gems and Jewellery	–	–	–	8	44	36
9. Rubber & Plastic Products	23	34,49	30,19	44	8,94	4,67
10. Chemicals & Chemical Products	34	13,90	11,65	61	5,33	4,98
(a) Heavy Industrial Chemicals	2	25	16	–	–	–
(b) Fertilisers	1	–	–	–	–	–
(c) Drugs & Pharmaceuticals	3	1,27	1,06	8	22	22
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	28	12,38	10,43	53	5,11	4,76
11. Petroleum, Coal Products & Nuclear Fuels	–	–	–	–	–	–
12. Manufacture of Cement & Cement Products	2	2	2	13	1,82	1,73
13. Basic Metals & Metal Products	24	14,70	12,98	12	1,69	1,30
(a) Iron & Steel	1	7,00	7,03	4	1,28	98
(b) Non-Ferrous Metals	5	6,06	4,65	1	13	11
(c) Metal Products	18	1,64	1,31	7	27	21
14. Engineering	66	14,03	10,70	45	9,23	7,44
(a) Heavy Engineering	3	40	23	6	1,11	97
(b) Light Engineering	38	13,18	10,09	18	7,69	6,11
(c) Electrical Machinery & Goods	18	21	13	15	28	22
(d) Electronic Machinery & Goods	7	25	24	6	15	14
15. Vehicles, Vehicle Parts & Transport Equipments	20	8,49	3,22	6	19	17
16. Other Industries	310	10,99	10,43	247	5,28	4,06
17. Electricity, Gas & Water	3	11,70	6,36	1	4	4
(a) Electricity Generation & Transmission	2	8,20	3,63	–	–	–
(b) Non-Conventional Energy	1	3,50	2,73	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	1	4	4
18. Construction	42	17,69	8,96	74	94,01	92,39
(a) Other than Infrastructure	16	1,81	1,26	44	3,39	2,72
(b) Infrastructure Construction	26	15,88	7,70	30	90,62	89,68
III. TRANSPORT OPERATORS	182	14,18	6,41	140	10,45	7,46
IV. PROFESSIONAL AND OTHER SERVICES	2,760	46,88	34,41	2,102	125,15	110,56
1. Professional Services	1,004	5,79	4,71	255	3,25	2,51
2. Tourism, Hotel & Restaurants	49	10,66	7,11	123	16,61	14,53
3. Recreation services	45	77	49	27	1,23	83
4. IT and Telecommunications	3	30	12	4	21	19
5. Others	1,659	29,36	21,98	1,693	103,86	92,50
V. PERSONAL LOANS	13,253	197,40	142,87	17,480	307,90	245,67
1. Housing	987	48,47	39,16	2,575	144,06	117,62
2. Consumer Durables	130	74	46	335	1,44	1,10
3. Vehicles	939	30,04	17,25	973	22,37	15,98
4. Education	2,890	46,87	32,91	2,294	36,38	26,22
5. Personal Credit Cards	80	36	21	1,298	2,95	1,97
6. Others	8,227	70,91	52,89	10,005	100,70	82,78
VI. TRADE	3,453	74,73	56,82	3,795	64,31	54,83
1. Wholesale Trade	1,145	33,06	24,64	82	12,09	9,94
2. Retail Trade	2,308	41,68	32,19	3,713	52,22	44,90
VII. FINANCE	259	2,92	2,10	93	69	51
VIII. ALL OTHERS	1,475	5,53	4,23	2,888	32,30	28,07
TOTAL BANK CREDIT	68,639	761,27	592,88	47,774	826,73	700,72

TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2010

SOUTHERN REGION
PUDUCHERRY

(Amount in ₹ Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	22,385	246,99	204,78	-	-	-
1. Direct Finance	22,049	230,72	189,82	-	-	-
2. Indirect Finance	336	16,27	14,95	-	-	-
II. INDUSTRY	2,751	640,11	412,19	-	-	-
1. Mining & Quarrying	-	-	-	-	-	-
2. Food Manufacturing & Processing	256	77,88	70,89	-	-	-
(a) Rice Mills, Flour & Dal Mills	74	40,25	37,63	-	-	-
(b) Sugar	1	30	4	-	-	-
(c) Edible Oils & Vanaspati	18	18,30	17,13	-	-	-
(d) Tea Processing	5	11	11	-	-	-
(e) Processing of Fruits & Vegetables	1	5	5	-	-	-
(f) Others	157	18,87	15,93	-	-	-
3. Beverage & Tobacco	8	21,40	19,51	-	-	-
4. Textiles	158	65,81	27,12	-	-	-
(a) Cotton Textiles	13	9,56	8,62	-	-	-
(b) Jute & Other Natural Fibre Textiles	9	47	44	-	-	-
(c) Handloom Textiles & Khadi	12	2,48	2,45	-	-	-
(d) Other Textiles & Textile Products	124	53,30	15,61	-	-	-
5. Paper, Paper Products & Printing	317	38,35	29,91	-	-	-
6. Woods and Wood Products	41	13,36	9,10	-	-	-
7. Leather & Leather Products	33	4,58	3,37	-	-	-
8. Gems and Jewellery	4	3,56	3,55	-	-	-
9. Rubber & Plastic Products	113	48,98	19,80	-	-	-
10. Chemicals & Chemical Products	108	55,42	32,46	-	-	-
(a) Heavy Industrial Chemicals	13	11,43	10,10	-	-	-
(b) Fertilisers	1	30	25	-	-	-
(c) Drugs & Pharmaceuticals	5	5,14	2,73	-	-	-
(d) Non-Edible Oils	5	55	46	-	-	-
(e) Other Chemicals & Chemical Products	84	38,00	18,92	-	-	-
11. Petroleum, Coal Products & Nuclear Fuels	2	18	19	-	-	-
12. Manufacture of Cement & Cement Products	1	10	9	-	-	-
13. Basic Metals & Metal Products	110	45,30	34,07	-	-	-
(a) Iron & Steel	17	10,20	9,13	-	-	-
(b) Non-Ferrous Metals	7	95	69	-	-	-
(c) Metal Products	86	34,15	24,25	-	-	-
14. Engineering	161	84,69	43,96	-	-	-
(a) Heavy Engineering	25	11,12	7,65	-	-	-
(b) Light Engineering	75	4,40	3,28	-	-	-
(c) Electrical Machinery & Goods	47	20,00	15,63	-	-	-
(d) Electronic Machinery & Goods	14	49,17	17,40	-	-	-
15. Vehicles, Vehicle Parts & Transport Equipments	105	66,10	27,23	-	-	-
16. Other Industries	643	37,77	32,06	-	-	-
17. Electricity, Gas & Water	5	2,83	2,73	-	-	-
(a) Electricity Generation & Transmission	-	-	-	-	-	-
(b) Non-Conventional Energy	3	2,59	2,60	-	-	-
(c) Gas, Steam & Water Supply	2	24	13	-	-	-
18. Construction	686	73,79	56,15	-	-	-
(a) Other than Infrastructure	516	54,97	43,37	-	-	-
(b) Infrastructure Construction	170	18,82	12,78	-	-	-
III. TRANSPORT OPERATORS	785	41,62	29,38	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	3,325	600,76	396,80	-	-	-
1. Professional Services	730	47,76	36,43	-	-	-
2. Tourism, Hotel & Restaurants	265	78,10	64,08	-	-	-
3. Recreation services	28	1,87	1,73	-	-	-
4. IT and Telecommunications	19	4,01	3,89	-	-	-
5. Others	2,283	469,03	290,66	-	-	-
V. PERSONAL LOANS	73,072	1179,32	919,60	-	-	-
1. Housing	6,918	518,86	428,09	-	-	-
2. Consumer Durables	731	5,33	4,23	-	-	-
3. Vehicles	23,416	113,02	64,10	-	-	-
4. Education	5,342	106,87	80,24	-	-	-
5. Personal Credit Cards	768	11,05	4,19	-	-	-
6. Others	35,897	424,20	338,76	-	-	-
VI. TRADE	5,820	303,86	258,45	-	-	-
1. Wholesale Trade	620	101,38	84,95	-	-	-
2. Retail Trade	5,200	202,48	173,50	-	-	-
VII. FINANCE	751	53,45	26,80	-	-	-
VIII. ALL OTHERS	19,735	95,70	79,59	-	-	-
TOTAL BANK CREDIT	1,28,624	3161,81	2327,59	-	-	-