

State: Pondicherry

Table No.5.6 – State and Bank Group-wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation–March 2002

SOUTHERN REGION		(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	10,217	24,31	22,72	17,705	47,87	43,76
1. Direct Finance	10,216	24,06	22,46	17,612	38,50	38,23
2. Indirect Finance	1	25	26	93	9,37	5,53
II. INDUSTRY	400	39,69	23,90	1,800	147,97	127,20
1. Mining & Quarrying	—	—	—	1	3	3
2. Food Manufacturing & Processing	21	12,20	6,26	100	21,89	16,16
(a) Rice Mills, Flour & Dal Mills	6	11,46	5,53	58	1,02	91
(b) Sugar	—	—	—	5	15,97	9,76
(c) Edible Oils & Vanaspati	2	2	3	3	1,91	2,63
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	1	4	4
(f) Others	13	71	70	33	2,95	2,82
3. Beverage & Tobacco	1	3,00	2,65	27	7,19	6,07
4. Textiles	29	1,49	1,43	53	27,60	23,33
(a) Cotton Textiles	5	11	7	13	18,30	16,34
(b) Jute & Other Natural Fibre Textiles	1	30	35	—	—	—
(c) Handloom Textiles & Khadi	2	90	84	1	—	—
(d) Other Textiles & Textile Products	21	18	17	39	9,30	6,99
5. Paper, Paper Products & Printing	25	4,15	3,06	31	3,60	1,82
6. Leather & Leather Products	2	50	21	17	3,34	3,92
7. Rubber & Plastic Products	21	3,16	1,93	75	20,30	19,63
8. Chemicals & Chemical Products	17	5,13	3,69	73	26,80	19,91
(a) Heavy Industrial Chemicals	—	—	—	9	9,90	9,06
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	15	7,92	5,41
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	17	5,13	3,69	49	8,98	5,44
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	1	25	76
10. Manufacture of Cement & Cement Products	6	7	6	5	13	15
11. Basic Metals & Metal Products	24	6,66	1,47	79	4,91	5,92
(a) Iron & Steel	—	—	—	13	3,48	4,44
(b) Non-Ferrous Metals	1	6,00	89	2	15	19
(c) Metal Products	23	66	58	64	1,28	1,29
12. Engineering	38	1,47	1,37	46	3,06	2,32
(a) Heavy Engineering	2	15	12	3	12	16
(b) Light Engineering	17	18	16	26	1,64	87
(c) Electrical Machinery & Goods	12	90	87	11	97	93
(d) Electronic Machinery & Goods	7	24	23	6	34	36
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	13	96	69
14. Other Industries	182	1,73	1,63	1,165	21,18	20,11
15. Electricity, Gas & Water	—	—	—	5	89	94
(a) Electricity Generation & Transmission	—	—	—	2	42	48
(b) Non-Conventional Energy	—	—	—	1	15	12

(c) Gas, Steam & Water Supply	—	—	—	2	33	34
16. Construction	34	15	14	109	5,84	5,43
III. TRANSPORT OPERATORS	95	1,01	76	398	3,17	2,47
IV. PROFESSIONAL AND OTHER SERVICES	181	7,00	6,31	1,761	55,50	37,75
V. PERSONAL LOANS	6,277	42,62	34,74	24,056	103,98	93,70
1. Loans for Purchase of Consumer Durables	1,072	2,52	1,43	1,234	2,93	2,56
2. Loans for Housing	923	19,67	17,66	2,099	30,18	27,14
3. Rest of the Personal Loans	4,282	20,44	15,65	20,723	70,88	64,00
VI. TRADE	1,209	10,21	9,30	5,915	76,73	70,31
1. Wholesale Trade	35	4,79	4,76	129	16,43	14,78
2. Retail Trade	1,174	5,43	4,53	5,786	60,31	55,54
VII. FINANCE	101	1,97	1,70	33	1,29	1,07
VIII. ALL OTHERS	1,241	24,65	22,45	4,921	30,99	25,05
TOTAL BANK CREDIT	19,721	151,47	121,87	56,589	467,51	401,31
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	61	1,15	1,08	252	2,05	1,85
2. Other Small Scale Industries	235	8,67	5,78	1,051	26,84	23,84

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	7	8	9	10	11	12
I. AGRICULTURE	—	—	—	—	—	—
1. Direct Finance	—	—	—	—	—	—
2. Indirect Finance	—	—	—	—	—	—
II. INDUSTRY	3	2,60	3,11	—	—	—
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 & Other Natural Fibre Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles & Textile Products	—	—	—	—	—	—
5. Paper, Paper Products & Printing	—	—	—	—	—	—
6. Leather & Leather Products	—	—	—	—	—	—
7. Rubber & Plastic Products	—	—	—	—	—	—
8. Chemicals & Chemical Products	3	2,60	3,11	—	—	—
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	3	2,60	3,11	—	—	—
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) 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	—	—	—	—	—	—
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	3	2,60	3,11	—	—	—
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	—	—	—	—
2. Other Small Scale Industries	3	2,60	3,11	—	—	—

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	744	1,80	1,71	28,666	73,98	68,19
1. Direct Finance	742	1,72	1,62	28,570	64,28	62,31
2. Indirect Finance	2	8	9	96	9,70	5,88
II. INDUSTRY	512	140,16	105,68	2,715	330,42	259,89
1. Mining & Quarrying	—	—	—	1	3	3
2. Food Manufacturing & Processing	35	3,82	4,94	156	37,90	27,36
(a) Rice Mills, Flour & Dal Mills	2	31	31	66	12,79	6,75
(b) Sugar	—	—	—	5	15,97	9,76
(c) Edible Oils & Vanaspati	9	1,06	1,16	14	2,99	3,82
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	1	4	4
(f) Others	24	2,45	3,47	70	6,11	6,98
3. Beverage & Tobacco	4	16	27	32	10,35	9,00
4. Textiles	21	3,30	2,66	103	32,40	27,42
(a) Cotton Textiles	6	1,98	1,52	24	20,38	17,93
(b) Jute & Other Natural Fibre Textiles	2	21	19	3	51	54
(c) Handloom Textiles & Khadi	1	8	10	4	99	95
(d) Other Textiles & Textile Products	12	1,03	85	72	10,52	8,01
5. Paper, Paper Products & Printing	27	13,77	9,45	83	21,51	14,33
6. Leather & Leather Products	10	5,67	2,43	29	9,51	6,56
7. Rubber & Plastic Products	40	2,91	2,57	136	26,37	24,12
8. Chemicals & Chemical Products	60	29,01	22,63	153	63,53	49,34
(a) Heavy Industrial Chemicals	7	10,49	9,24	16	20,39	18,31

(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	19	2,11	53	34	10,03	5,94
(d) Non-Edible Oils	1	5	5	1	5	5
(e) Other Chemicals & Chemical Products	33	16,36	12,80	102	33,07	25,05
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	1	25	76
10. Manufacture of Cement & Cement Products	6	16,13	16,07	17	16,32	16,29
11. Basic Metals & Metal Products	16	8,10	5,04	119	19,67	12,43
(a) Iron & Steel	7	6,59	3,47	20	10,07	7,91
(b) Non-Ferrous Metals	1	8	10	4	6,23	1,18
(c) Metal Products	8	1,43	1,47	95	3,37	3,34
12. Engineering	82	47,63	30,47	166	52,16	34,16
(a) Heavy Engineering	3	19,00	10,49	8	19,27	10,77
(b) Light Engineering	51	95	89	94	2,77	1,92
(c) Electrical Machinery & Goods	24	24,09	16,44	47	25,96	18,23
(d) Electronic Machinery & Goods	4	3,59	2,65	17	4,17	3,24
13. Vehicles, Vehicle Parts & Transport Equipments	1	1,00	98	14	1,96	1,67
14. Other Industries	155	4,87	4,64	1,502	27,78	26,38
15. Electricity, Gas & Water	3	1,39	1,40	8	2,29	2,34
(a) Electricity Generation & Transmission	2	1,37	1,38	4	1,79	1,86
(b) Non-Conventional Energy	—	—	—	1	15	12
(c) Gas, Steam & Water Supply	1	2	2	3	35	36
16. Construction	52	2,40	2,13	195	8,39	7,70
III. TRANSPORT OPERATORS	116	1,84	1,35	609	6,02	4,58
IV. PROFESSIONAL AND OTHER SERVICES	266	30,02	26,93	2,208	92,52	71,00
V. PERSONAL LOANS	4,681	27,00	20,30	35,014	173,61	148,74
1. Loans for Purchase of Consumer Durables	903	4,19	2,25	3,209	9,64	6,23
2. Loans for Housing	167	3,45	2,87	3,189	53,29	47,68
3. Rest of the Personal Loans	3,611	19,36	15,18	28,616	110,68	94,83
VI. TRADE	1,115	32,97	29,85	8,239	119,92	109,46
1. Wholesale Trade	238	9,14	8,01	402	30,35	27,55
2. Retail Trade	877	23,83	21,84	7,837	89,57	81,91
VII. FINANCE	12	96	88	146	4,21	3,64
VIII. ALL OTHERS	1,366	24,15	11,46	7,528	79,78	58,96
TOTAL BANK CREDIT	8,812	258,90	198,17	85,125	880,48	724,46
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	11	12	8	324	3,32	3,01
2. Other Small Scale Industries	315	17,95	16,87	1,604	56,05	49,60