

Pondicherry

Table No.5.7—State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March2002

SOUTHERN REGION		(Amount in Rupees Lakh)				
OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Out standing	No. of Accounts	Credit Limit	Amount Out standing
	1	2	3	4	5	6
I. AGRICULTURE	15,917	33,72	32,60	5,894	15,85	12,58
1. Direct Finance	15,909	33,28	32,15	5,847	12,71	12,22
2. Indirect Finance	8	45	45	47	3,14	36
II. INDUSTRY	255	13,17	11,52	611	35,19	29,55
1. Mining & Quarrying	—	—	—	—	—	—
2. Food Manufacturing & Processing	13	64	57	56	5,25	4,80
(a) Rice Mills, Flour & Dal Mills	8	28	22	36	2,04	57
(b) Sugar	1	3	3	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	6	30	31
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	4	33	33	14	2,91	3,92
3. Beverage & Tobacco	10	1,10	1,07	2	4	4
4. Textiles	8	70	75	23	3,36	3,07
(a) Cotton Textiles	—	—	—	5	2,45	2,05
(b) Jute & Other Natural Fibre Textiles	1	30	35	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	1	—	—
(d) Other Textiles & Textile Products	7	40	41	17	90	1,01
5. Paper, Paper Products & Printing	5	43	22	11	2,93	1,03
6. Leather & Leather Products	—	—	—	—	—	—
7. Rubber & Plastic Products	19	76	66	25	2,79	1,56
8. Chemicals & Chemical Products	14	2,73	2,17	18	4,60	3,26
(a) Heavy Industrial Chemicals	1	5	5	3	43	44
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	13	2,68	2,12	15	4,17	2,83
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	3	—	—	4	17	20
11. Basic Metals & Metal Products	33	23	25	12	72	62
(a) Iron & Steel	1	4	4	2	20	17
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	32	19	21	10	52	45
12. Engineering	2	78	18	13	40	36
(a) Heavy Engineering	—	—	—	1	10	10
(b) Light Engineering	2	78	18	5	19	15
(c) Electrical Machinery & Goods	—	—	—	1	1	1
(d) Electronic Machinery & Goods	—	—	—	6	9	11
13. Vehicles, Vehicle Parts & Transport Equipments	1	2	2	1	2	2
14. Other Industries	146	5,77	5,61	333	10,64	10,80
15. Electricity, Gas & Water	—	—	—	1	6	7
(a) Electricity Generation & Transmission	—	—	—	1	6	7
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	1	3	1	112	4,20	3,72
III. TRANSPORT OPERATORS	37	66	43	266	2,57	2,06

IV. PROFESSIONAL AND OTHER SERVICES	539	5,26	4,75	695	6,23	5,68
V. PERSONAL LOANS	8,157	21,72	18,55	8,361	38,05	32,79
1. Loans for Purchase of Consumer Durables	635	1,20	83	699	2,35	1,23
2. Loans for Housing	521	5,49	5,24	1,002	12,75	11,03
3. Rest of the Personal Loans	7,001	15,03	12,48	6,660	22,95	20,53
VI. TRADE	1,533	10,98	10,08	1,290	17,45	15,69
1. Wholesale Trade	11	5,94	5,93	57	4,48	4,00
2. Retail Trade	1,522	5,05	4,15	1,233	12,98	11,70
VII. FINANCE	—	—	—	9	16	17
VIII. ALL OTHERS	850	9,34	6,50	1,944	10,05	8,29
TOTAL BANK CREDIT	27,288	94,85	84,43	19,070	125,56	106,82
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	53	1,46	1,34	54	64	56
2. Other Small Scale Industries	112	1,79	1,70	341	14,63	10,74

OCCUPATION	(Amount in Rupees Lakh)					
	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Out standing	No. of Accounts	Credit Limit	Amount Out standing
	7	8	9	10	11	12
I. AGRICULTURE	6,855	24,40	23,00	—	—	—
1. Direct Finance	6,814	18,29	17,93	—	—	—
2. Indirect Finance	41	6,11	5,07	—	—	—
II. INDUSTRY	1,849	282,06	218,82	—	—	—
1. Mining & Quarrying	1	3	3	—	—	—
2. Food Manufacturing & Processing	87	32,01	21,99	—	—	—
(a) Rice Mills, Flour & Dal Mills	22	10,47	5,97	—	—	—
(b) Sugar	4	15,94	9,73	—	—	—
(c) Edible Oils & Vanaspati	8	2,69	3,51	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	1	4	4	—	—	—
(f) Others	52	2,87	2,74	—	—	—
3. Beverage & Tobacco	20	9,21	7,90	—	—	—
4. Textiles	72	28,34	23,60	—	—	—
(a) Cotton Textiles	19	17,93	15,88	—	—	—
(b) Jute & Other Natural Fibre Textiles	2	21	19	—	—	—
(c) Handloom Textiles & Khadi	3	98	94	—	—	—
(d) Other Textiles & Textile Products	48	9,22	6,58	—	—	—
5. Paper, Paper Products & Printing	67	18,15	13,07	—	—	—
6. Leather & Leather Products	29	9,51	6,56	—	—	—
7. Rubber & Plastic Products	92	22,82	21,90	—	—	—
8. Chemicals & Chemical Products	121	56,21	43,91	—	—	—
(a) Heavy Industrial Chemicals	12	19,91	17,82	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	34	10,03	5,94	—	—	—
(d) Non-Edible Oils	1	5	5	—	—	—
(e) Other Chemicals & Chemical Products	74	26,22	20,10	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	1	25	76	—	—	—
10. Manufacture of Cement & Cement Products	10	16,14	16,08	—	—	—
11. Basic Metals & Metal Products	74	18,73	11,57	—	—	—
(a) Iron & Steel	17	9,83	7,70	—	—	—
(b) Non-Ferrous Metals	4	6,23	1,18	—	—	—
(c) Metal Products	53	2,67	2,68	—	—	—
12. Engineering	151	50,99	33,61	—	—	—
(a) Heavy Engineering	7	19,17	10,67	—	—	—
(b) Light Engineering	87	1,80	1,58	—	—	—

	(c) Electrical Machinery & Goods	46	25,94	18,23	—	—	—
	(d) Electronic Machinery & Goods	11	4,08	3,13	—	—	—
	13. Vehicles, Vehicle Parts & Transport Equipments	12	1,92	1,64	—	—	—
	14. Other Industries	1,023	11,37	9,96	—	—	—
	15. Electricity, Gas & Water	7	2,23	2,28	—	—	—
	(a) Electricity Generation & Transmission	3	1,73	1,79	—	—	—
	(b) Non-Conventional Energy	1	15	12	—	—	—
	(c) Gas, Steam & Water Supply	3	35	36	—	—	—
	16. Construction	82	4,16	3,97	—	—	—
III.	TRANSPORT OPERATORS	306	2,79	2,10	—	—	—
IV.	PROFESSIONAL AND OTHER SERVICES	974	81,03	60,56	—	—	—
V.	PERSONAL LOANS	18,496	113,84	97,40	—	—	—
	1. Loans for Purchase of Consumer Durables	1,875	6,09	4,17	—	—	—
	2. Loans for Housing	1,666	35,05	31,41	—	—	—
	3. Rest of the Personal Loans	14,955	72,70	61,82	—	—	—
VI.	TRADE	5,416	91,49	83,69	—	—	—
	1. Wholesale Trade	334	19,94	17,62	—	—	—
	2. Retail Trade	5,082	71,55	66,07	—	—	—
VII.	FINANCE	137	4,05	3,47	—	—	—
VIII.	ALL OTHERS	4,734	60,39	44,17	—	—	—
TOTAL BANK CREDIT		38,767	660,06	533,22	—	—	—
	<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	217	1,22	1,12	—	—	—
	2. Other Small Scale Industries	1,151	39,63	37,16	—	—	—