

**TABLE NO.57—STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2003**

**SOUTHERN REGION  
PONDICHERRY**

(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
<b>I. AGRICULTURE</b>	<b>14,849</b>	<b>34,82</b>	<b>33,14</b>	<b>4,222</b>	<b>15,90</b>	<b>10,78</b>
1. Direct Finance	14,826	34,11	32,56	4,211	12,70	10,35
2. Indirect Finance	23	71	58	11	320	43
<b>II. INDUSTRY</b>	<b>244</b>	<b>9,27</b>	<b>8,75</b>	<b>473</b>	<b>36,60</b>	<b>29,03</b>
1. Mining & Quarrying	—	—	—	—	—	—
2. Food Manufacturing & Processing	7	52	45	20	1,90	1,22
(a) Rice Mills, Flour & Dal Mills	4	10	3	9	95	32
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	3	13	11
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	3	42	42	8	82	78
3. Beverage & Tobacco	10	1,10	90	1	3	3
4. Textiles	5	1	1	20	3,37	2,59
(a) Cotton Textiles	—	—	—	7	2,70	1,93
(b) Jute & Other Natural Fibre Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles & Textile Products	5	1	1	13	67	66
5. Paper, Paper Products & Printing	3	42	35	5	54	54
6. Leather & Leather Products	—	—	—	2	9	5
7. Rubber & Plastic Products	6	50	47	18	1,10	97
8. Chemicals & Chemical Products	6	66	86	14	2,38	2,10
(a) Heavy Industrial Chemicals	1	5	5	1	21	20
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	5	61	81	13	2,17	1,90
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	3	12	8
11. Basic Metals & Metal Products	8	40	31	12	2,33	2,07
(a) Iron & Steel	2	20	9	5	1,85	1,63
(b) Non-Ferrous Metals	—	—	—	1	30	28
(c) Metal Products	6	20	22	6	18	15
12. Engineering	3	28	17	9	23	28
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	2	28	17	3	11	11
(c) Electrical Machinery & Goods	1	—	—	1	—	—
(d) Electronic Machinery & Goods	—	—	—	5	12	17
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	1	2	2
14. Other Industries	170	5,08	4,96	295	12,23	12,24
15. Electricity, Gas & Water	—	—	—	2	11	9
(a) Electricity Generation & Transmission	—	—	—	2	11	9
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	26	31	27	71	12,15	6,75
<b>III. TRANSPORT OPERATORS</b>	<b>31</b>	<b>52</b>	<b>36</b>	<b>112</b>	<b>2,06</b>	<b>1,26</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>587</b>	<b>5,66</b>	<b>5,07</b>	<b>634</b>	<b>8,05</b>	<b>6,13</b>
<b>V. PERSONAL LOANS</b>	<b>9,840</b>	<b>26,01</b>	<b>23,47</b>	<b>8,736</b>	<b>74,57</b>	<b>51,16</b>
1. Loans for Purchase of Consumer Durables	431	79	49	784	2,15	1,91
2. Loans for Housing	630	6,88	6,74	1,319	24,22	20,59
3. Rest of the Personal Loans	8,779	18,34	16,24	6,633	48,20	28,66
<b>VI. TRADE</b>	<b>1,508</b>	<b>12,53</b>	<b>11,20</b>	<b>1,400</b>	<b>41,74</b>	<b>22,73</b>
1. Wholesale Trade	10	5,88	5,86	76	5,16	5,08
2. Retail Trade	1,498	6,65	5,34	1,324	36,58	17,65
<b>VII. FINANCE</b>	<b>7</b>	<b>2</b>	<b>1</b>	<b>7</b>	<b>22</b>	<b>20</b>
<b>VIII. ALL OTHERS</b>	<b>1,612</b>	<b>7,66</b>	<b>5,88</b>	<b>2,564</b>	<b>22,63</b>	<b>16,41</b>
<b>TOTAL BANK CREDIT</b>	<b>28,678</b>	<b>96,49</b>	<b>87,88</b>	<b>18,148</b>	<b>201,77</b>	<b>137,69</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	97	1,07	1,07	99	3,15	2,24
2. Other Small Scale Industries	98	1,55	1,56	232	4,85	4,10

**TABLE NO.5.7—STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2003**

**SOUTHERN REGION  
PONDICHERRY**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>5,825</b>	<b>22,31</b>	<b>21,67</b>	—	—	—
1. Direct Finance	5,760	19,92	20,01	—	—	—
2. Indirect Finance	65	2,39	1,66	—	—	—
<b>II. INDUSTRY</b>	<b>1,746</b>	<b>328,23</b>	<b>252,19</b>	—	—	—
1. Mining & Quarrying	1	5	4	—	—	—
2. Food Manufacturing & Processing	128	19,84	17,42	—	—	—
(a) Rice Mills, Flour & Dal Mills	27	3,82	3,93	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	8	11,90	7,89	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	3	12	12	—	—	—
(f) Others	90	4,00	5,49	—	—	—
3. Beverage & Tobacco	13	6,13	5,42	—	—	—
4. Textiles	68	26,33	22,27	—	—	—
(a) Cotton Textiles	22	16,95	15,39	—	—	—
(b) Jute & Other Natural Fibre Textiles	1	1	1	—	—	—
(c) Handloom Textiles & Khadi	1	8	16	—	—	—
(d) Other Textiles & Textile Products	44	9,30	6,72	—	—	—
5. Paper, Paper Products & Printing	105	21,80	18,88	—	—	—
6. Leather & Leather Products	28	27,02	7,65	—	—	—
7. Rubber & Plastic Products	91	10,50	9,15	—	—	—
8. Chemicals & Chemical Products	265	63,17	48,07	—	—	—
(a) Heavy Industrial Chemicals	25	21,27	17,08	—	—	—
(b) Fertilisers	1	5	5	—	—	—
(c) Drugs & Pharmaceuticals	23	12,59	6,40	—	—	—
(d) Non-Edible Oils	2	10	2	—	—	—
(e) Other Chemicals & Chemical Products	214	29,16	24,53	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	10	21,76	21,72	—	—	—
11. Basic Metals & Metal Products	109	15,63	14,88	—	—	—
(a) Iron & Steel	46	10,40	10,41	—	—	—
(b) Non-Ferrous Metals	4	26	32	—	—	—
(c) Metal Products	59	4,97	4,14	—	—	—
12. Engineering	118	71,07	49,84	—	—	—
(a) Heavy Engineering	11	26,44	16,86	—	—	—
(b) Light Engineering	47	5,58	5,24	—	—	—
(c) Electrical Machinery & Goods	42	33,43	23,38	—	—	—
(d) Electronic Machinery & Goods	18	5,63	4,35	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	24	1,37	1,01	—	—	—
14. Other Industries	582	26,90	21,61	—	—	—
15. Electricity, Gas & Water	11	3,22	3,12	—	—	—
(a) Electricity Generation & Transmission	7	2,71	2,66	—	—	—
(b) Non-Conventional Energy	1	15	10	—	—	—
(c) Gas, Steam & Water Supply	3	35	36	—	—	—
16. Construction	193	13,45	11,11	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>345</b>	<b>2,78</b>	<b>2,31</b>	—	—	—
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>1,080</b>	<b>65,08</b>	<b>54,15</b>	—	—	—
<b>V. PERSONAL LOANS</b>	<b>19,963</b>	<b>162,17</b>	<b>140,84</b>	—	—	—
1. Loans for Purchase of Consumer Durables	1,018	3,76	2,89	—	—	—
2. Loans for Housing	2,346	54,15	48,65	—	—	—
3. Rest of the Personal Loans	16,599	104,25	89,29	—	—	—
<b>VI. TRADE</b>	<b>4,457</b>	<b>88,88</b>	<b>82,03</b>	—	—	—
1. Wholesale Trade	233	18,44	16,50	—	—	—
2. Retail Trade	4,224	70,44	65,53	—	—	—
<b>VII. FINANCE</b>	<b>47</b>	<b>1,64</b>	<b>1,65</b>	—	—	—
<b>VIII. ALL OTHERS</b>	<b>8,546</b>	<b>75,75</b>	<b>67,01</b>	—	—	—
<b>TOTAL BANK CREDIT</b>	<b>42,009</b>	<b>746,83</b>	<b>621,83</b>	—	—	—
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	209	2,00	1,66	—	—	—
2. Other Small Scale Industries	956	78,42	56,81	—	—	—