

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation
March 1996 (Part 32 of 32)**

SOUTHERN REGION		STATE: PONDICHERRY						(Amount in Rupees Lakh)		
OCCUPATION		STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
		No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
		1	2	3	4	5	6	7	8	9
I.	AGRICULTURE	8,161	12,91	11,83	36,412	33,12	34,45	-	-	-
1.	Direct Finance	8,158	11,89	10,79	36,355	31,10	32,65	-	-	-
2.	Indirect Finance	3	1,02	1,04	57	2,02	1,80	-	-	-
II.	INDUSTRY	702	23,73	20,28	1,714	124,96	109,59	13	49,08	23,79
1.	Mining & Quarrying	1	2	2	5	23	16	-	-	-
2.	Food Manufacturing and Processing	15	19	14	158	17,48	18,75	-	-	-
(a)	Rice Mills, Flour and Dal Mills	6	6	2	29	1,60	98	-	-	-
(b)	Sugar	-	-	-	4	12,96	14,16	-	-	-
(c)	Edible Oils and Vanaspati	4	5	4	12	1,44	1,51	-	-	-
(d)	Tea Processing	-	-	-	-	-	-	-	-	-
(e)	Processing of Fruits & Vegetables	-	-	-	-	-	-	-	-	-
(f)	Others	5	8	8	113	1,48	2,11	-	-	-
3.	Beverage and Tobacco	1	4	3	7	35	29	-	-	-
4.	Textiles	11	10	10	68	54,67	50,16	-	-	-
(a)	Cotton Textiles	4	3	4	44	52,60	49,02	-	-	-
(b)	Jute Textiles	3	4	4	-	-	-	-	-	-
(c)	Handloom Textiles & Khadi	2	2	2	-	-	-	-	-	-
(d)	Other Textiles	2	2	1	24	2,07	1,14	-	-	-
5.	Paper, Paper Products and Printing	32	3,96	3,55	83	2,62	2,66	-	-	-
6.	Leather and Leather Products	5	62	71	20	6,21	5,28	-	-	-
7.	Rubber and Rubber Products	24	32	25	23	1,54	1,04	-	-	-
8.	Chemicals and Chemical Products	59	2,37	2,13	158	14,66	12,38	5	12,28	1,95
(a)	Heavy Industrial Chemicals	7	26	27	28	7,30	5,75	-	-	-
(b)	Fertilizers	1	8	1	-	-	-	-	-	-
(c)	Drugs and Pharmaceuticals	5	21	21	25	75	77	3	5,28	1,95
(d)	Non-Edible Oils	-	-	-	1	-	-	-	-	-
(e)	Other Chemicals & Chemical Products	46	1,83	1,63	104	6,60	5,85	2	7,00	-
9.	Petroleum, Coal Products & Nuclear Fuels	-	-	-	5	28	31	-	-	-
10.	Manufacture of Cement & Cement Products	2	4	4	1	1	-	-	-	-
11.	Basic Metals & Metal Products	21	81	67	100	8,03	8,53	-	-	-
(a)	Iron and Steel	6	10	9	44	5,68	6,65	-	-	-
(b)	Non-Ferrous Metals	1	1	-	7	1,45	97	-	-	-
(c)	Other Metal Products	14	70	58	49	90	91	-	-	-
12.	Engineering	27	3,02	2,19	85	3,23	1,81	-	-	-
(a)	Heavy Engineering	1	3	3	3	22	20	-	-	-

(b) Light Engineering	14	1,97	1,75	28	1,51	54	-	-	-
(c) Electrical Machinery & Goods	5	27	27	26	60	28	-	-	-
(d) Electronic Machinery & Goods	7	75	15	28	89	79	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	5	29	23	33	84	82	-	-	-
14. Other Industries	495	11,88	10,15	932	13,82	6,42	8	36,80	21,84
15. Electricity, Gas & Water	1	1	1	5	22	15	-	-	-
(a) Electricity Generation & Transmission	1	1	1	1	2	2	-	-	-
(b) Non-Conventional Energy	-	-	-	1	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	3	19	13	-	-	-
16. Construction	3	5	5	31	80	83	-	-	-
III. TRANSPORT OPERATORS	262	1,33	1,11	432	2,59	2,31	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	170	1,27	1,14	3,979	9,27	9,10	-	-	-
V. PERSONAL LOANS	5,943	16,76	15,74	8,027	43,34	40,97	1	2	2
1. Loans for Purchase of Consumer Durables	807	88	62	1,113	1,67	1,54	-	-	-
2. Loans for Housing	347	6,12	5,87	1,102	15,53	15,94	-	-	-
3. Rest of the Personal Loans	4,789	9,75	9,25	5,812	26,13	23,48	1	2	2
VI. TRADE	2,728	14,01	11,16	5,419	14,20	12,75	-	-	-
1. Wholesale Trade	53	72	71	71	2,95	2,61	-	-	-
2. Retail Trade	2,675	13,28	10,45	5,348	11,25	10,14	-	-	-
VII. FINANCE	-	-	-	7	2,91	3,09	-	-	-
VIII. ALL OTHERS	633	6,38	4,17	10,638	16,85	14,53	-	-	-
TOTAL BANK CREDIT	18,599	76,38	65,43	66,628	247,23	226,79	14	49,10	23,81
OF WHICH : 1. Artisans & Village Industries	96	11	9	181	33	27	-	-	-
2. Other Small Scale Industries	401	6,58	5,34	1,237	28,00	25,70	-	-	-

OCCUPATION	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	-	-	-	306	1,15	1,11	44,879	47,18	47,38
1. Direct Finance	-	-	-	306	1,15	1,11	44,819	44,14	44,55
2. Indirect Finance	-	-	-	-	-	-	60	3,04	2,84
II. INDUSTRY	-	-	-	276	35,75	32,34	2,705	233,52	186,01
1. Mining & Quarrying	-	-	-	1	1	-	7	25	18
2. Food Manufacturing and Processing	-	-	-	33	1,70	1,42	206	19,36	20,31
(a) Rice Mills, Flour and Dal Mills	-	-	-	1	3	2	36	1,69	1,02
(b) Sugar	-	-	-	-	-	-	4	12,96	14,16
(c) Edible Oils and Vanaspati	-	-	-	12	1,00	86	28	2,49	2,40
(d) Tea Processing	-	-	-	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-	-	-	-
(f) Others	-	-	-	20	66	54	138	2,22	2,73
3. Beverage and Tobacco	-	-	-	6	1,34	1,53	14	1,73	1,85
4. Textiles	-	-	-	20	14,78	12,80	99	69,55	63,06
(a) Cotton Textiles	-	-	-	3	2,26	2,01	51	54,89	51,07
(b) Jute Textiles	-	-	-	-	-	-	3	4	4
(c) Handloom Textiles & Khadi	-	-	-	1	8	7	3	10	9
(d) Other Textiles	-	-	-	16	12,44	10,72	42	14,53	11,87

5.	Paper, Paper Products and Printing	-	-	-	7	19	14	122	6,76	6,36
6.	Leather and Leather Products	-	-	-	7	88	82	32	7,71	6,80
7.	Rubber and Rubber Products	-	-	-	7	1,16	1,11	54	3,02	2,40
8.	Chemicals and Chemical Products	-	-	-	46	9,31	8,77	268	38,62	25,23
	(a) Heavy Industrial Chemicals	-	-	-	5	6,46	6,42	40	14,02	12,44
	(b) Fertilizers	-	-	-	-	-	-	1	8	1
	(c) Drugs and Pharmaceuticals	-	-	-	14	1,17	1,26	47	7,42	4,20
	(d) Non-Edible Oils	-	-	-	-	-	-	1	-	-
	(e) Other Chemicals & Chemical Products	-	-	-	27	1,67	1,09	179	17,10	8,58
9.	Petroleum, Coal Products & Nuclear Fuels	-	-	-	3	10	8	8	38	39
10.	Manufacture of Cement & Cement Products	-	-	-	2	4	2	5	9	6
11.	Basic Metals & Metal Products	-	-	-	13	1,19	1,11	134	10,03	10,31
	(a) Iron and Steel	-	-	-	2	24	17	52	6,02	6,91
	(b) Non-Ferrous Metals	-	-	-	-	-	-	8	1,46	97
	(c) Other Metal Products	-	-	-	11	95	94	74	2,55	2,43
12.	Engineering	-	-	-	21	1,63	1,35	133	7,88	5,36
	(a) Heavy Engineering	-	-	-	-	-	-	4	25	22
	(b) Light Engineering	-	-	-	5	14	11	47	3,62	2,40
	(c) Electrical Machinery & Goods	-	-	-	9	1,23	95	40	2,10	1,50
	(d) Electronic Machinery & Goods	-	-	-	7	27	29	42	1,91	1,23
13.	Vehicles, Vehicle Parts & Transport Equipments	-	-	-	3	16	20	41	1,29	1,25
14.	Other Industries	-	-	-	90	2,74	2,52	1,525	65,23	40,93
15.	Electricity, Gas & Water	-	-	-	1	14	14	7	37	30
	(a) Electricity Generation & Transmission	-	-	-	-	-	-	2	3	3
	(b) Non-Conventional Energy	-	-	-	-	-	-	1	-	-
	(c) Gas, Steam & Water Supply	-	-	-	1	14	14	4	33	27
16.	Construction	-	-	-	16	40	32	50	1,25	1,20
III.	TRANSPORT OPERATORS	-	-	-	204	2,30	1,76	898	6,23	5,18
IV.	PROFESSIONAL AND OTHER SERVICES	-	-	-	130	2,53	1,38	4,279	13,07	11,62
V.	PERSONAL LOANS	-	-	-	1,975	7,41	6,50	15,946	67,52	63,23
	1. Loans for Purchase of Consumer Durables	-	-	-	320	36	34	2,240	2,92	2,50
	2. Loans for Housing	-	-	-	106	1,44	1,01	1,555	23,09	22,83
	3. Rest of the Personal Loans	-	-	-	1,549	5,61	5,14	12,151	41,52	37,90
VI.	TRADE	-	-	-	624	10,43	8,95	8,771	38,63	32,87
	1. Wholesale Trade	-	-	-	77	3,41	2,97	201	7,08	6,29
	2. Retail Trade	-	-	-	547	7,02	5,98	8,570	31,56	26,57
VII.	FINANCE	-	-	-	4	1,30	1,30	11	4,21	4,39
VIII.	ALL OTHERS	-	-	-	462	2,82	2,50	11,733	26,04	21,20
TOTAL BANK CREDIT		-	-	-	3,981	63,69	55,83	89,222	436,40	371,87
OF WHICH :		-	-	-	-	-	-	277	44	37
	1. Artisans & Village Industries	-	-	-	-	-	-	277	44	37
	2. Other Small Scale Industries	-	-	-	166	21,85	19,26	1,804	56,44	50,31