

**Table No.5.7 - State and Population Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation
March 1996 (Part 32 of 32)**

**SOUTHERN REGION
PONDICHERRY**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	26,584	21,58	21,86	9,543	11,59	11,61
1. Direct Finance	26,542	20,51	20,77	9,535	10,70	10,90
2. Indirect Finance	42	1,07	1,09	8	88	70
II. INDUSTRY	377	28,27	22,76	746	56,19	41,71
1. Mining & Quarrying	-	-	-	3	3	1
2. Food Manufacturing and Processing	11	23	22	39	74	48
(a) Rice Mills, Flour and Dal Mills	6	10	2	9	21	15
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils and Vanaspati	-	-	-	13	27	22
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-
(f) Others	5	13	20	17	26	12
3. Beverage and Tobacco	1	-	-	3	13	8
4. Textiles	16	14,47	12,45	13	4,55	5,01
(a) Cotton Textiles	5	2,32	2,02	5	4,42	4,90
(b) Jute Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	1	8	7
(d) Other Textiles	11	12,15	10,43	7	5	4
5. Paper, Paper Products and Printing	13	45	32	20	84	80
6. Leather and Leather Products	2	53	45	2	13	14
7. Rubber and Rubber Products	5	23	4	17	1,30	1,16
8. Chemicals and Chemical Products	46	8,17	7,65	28	91	59
(a) Heavy Industrial Chemicals	15	6,66	6,58	3	11	6
(b) Fertilizers	-	-	-	-	-	-
(c) Drugs and Pharmaceuticals	2	20	20	1	1	-
(d) Non-Edible Oils	-	-	-	1	-	-
(e) Other Chemicals & Chemical Products	29	1,31	87	23	79	52
9. Petroleum, Coal Products & Nuclear Fuels	1	15	29	-	-	-
10. Manufacture of Cement & Cement Products	-	-	-	3	5	4
11. Basic Metals & Metal Products	12	8	8	11	23	21
(a) Iron and Steel	1	-	-	5	6	6
(b) Non-Ferrous Metals	-	-	-	2	1	-
(c) Other Metal Products	11	8	8	4	15	16
12. Engineering	6	10	8	19	69	49
(a) Heavy Engineering	-	-	-	-	-	-
(b) Light Engineering	2	1	1	6	17	13
(c) Electrical Machinery & Goods	3	4	4	8	48	34
(d) Electronic Machinery & Goods	1	5	3	5	5	2

13. Vehicles, Vehicle Parts & Transport Equipments	2	28	41	7	17	8
14. Other Industries	250	3,47	65	566	46,00	32,19
15. Electricity, Gas & Water	-	-	-	1	1	1
(a) Electricity Generation & Transmission	-	-	-	1	1	1
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16. Construction	12	9	9	14	41	41
III. TRANSPORT OPERATORS	50	40	41	341	2,40	1,82
IV. PROFESSIONAL AND OTHER SERVICES	712	55	56	1,978	4,37	3,92
V. PERSONAL LOANS	2,306	9,68	8,43	3,907	13,73	12,32
1. Loans for Purchase of Consumer Durables	250	20	18	665	1,02	81
2. Loans for Housing	184	1,95	1,64	532	3,91	3,95
3. Rest of the Personal Loans	1,872	7,53	6,61	2,710	8,81	7,56
V I. TRADE	1,367	2,93	3,14	2,768	6,57	5,36
1. Wholesale Trade	21	35	47	65	1,35	1,34
2. Retail Trade	1,346	2,58	2,67	2,703	5,21	4,01
VII. FINANCE	2	1,28	1,28	1	5	5
VIII. ALL OTHERS	1,845	1,76	1,41	1,115	4,46	4,23
TOTAL BANK CREDIT	33,243	66,44	59,84	20,399	99,35	81,01
OF WHICH : 1. Artisans & Village Industries	32	10	5	104	8	8
2. Other Small Scale Industries	293	15,64	13,51	406	4,97	4,07

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	8,752	14,02	13,92	-	-	-
1. Direct Finance	8,742	12,93	12,88	-	-	-
2. Indirect Finance	10	1,09	1,04	-	-	-
II. INDUSTRY	1,582	149,07	121,54	-	-	-
1. Mining & Quarrying	4	22	17	-	-	-
2. Food Manufacturing and Processing	156	18,40	19,61	-	-	-
(a) Rice Mills, Flour and Dal Mills	21	1,38	85	-	-	-
(b) Sugar	4	12,96	14,16	-	-	-
(c) Edible Oils and Vanaspati	15	2,22	2,19	-	-	-
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-
(f) Others	116	1,83	2,41	-	-	-
3. Beverage and Tobacco	10	1,59	1,77	-	-	-
4. Textiles	70	50,52	45,60	-	-	-
(a) Cotton Textiles	41	48,14	44,15	-	-	-
(b) Jute Textiles	3	4	4	-	-	-
(c) Handloom Textiles & Khadi	2	2	2	-	-	-
(d) Other Textiles	24	2,33	1,40	-	-	-
5. Paper, Paper Products and Printing	89	5,47	5,23	-	-	-
6. Leather and Leather Products	28	7,05	6,21	-	-	-
7. Rubber and Rubber Products	32	1,48	1,20	-	-	-
8. Chemicals and Chemical Products	194	29,53	17,00	-	-	-
(a) Heavy Industrial Chemicals	22	7,25	5,80	-	-	-
(b) Fertilizers	1	8	1	-	-	-

(c) Drugs and Pharmaceuticals	44	7,21	4,00	-	-	-
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	127	14,99	7,19	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	7	22	10	-	-	-
10. Manufacture of Cement & Cement Products	2	4	2	-	-	-
11. Basic Metals & Metal Products	111	9,73	10,02	-	-	-
(a) Iron and Steel	46	5,95	6,85	-	-	-
(b) Non-Ferrous Metals	6	1,45	97	-	-	-
(c) Other Metal Products	59	2,32	2,20	-	-	-
12. Engineering	108	7,09	4,78	-	-	-
(a) Heavy Engineering	4	25	22	-	-	-
(b) Light Engineering	39	3,45	2,27	-	-	-
(c) Electrical Machinery & Goods	29	1,58	1,12	-	-	-
(d) Electronic Machinery & Goods	36	1,81	1,18	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	32	85	76	-	-	-
14. Other Industries	709	15,76	8,08	-	-	-
15. Electricity, Gas & Water	6	36	29	-	-	-
(a) Electricity Generation & Transmission	1	2	2	-	-	-
(b) Non-Conventional Energy	1	-	-	-	-	-
(c) Gas, Steam & Water Supply	4	33	27	-	-	-
16. Construction	24	76	70	-	-	-
III. TRANSPORT OPERATORS	507	3,43	2,95	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	1,589	8,15	7,14	-	-	-
V. PERSONAL LOANS	9,733	44,11	42,48	-	-	-
1. Loans for Purchase of Consumer Durables	1,325	1,70	1,51	-	-	-
2. Loans for Housing	839	17,23	17,24	-	-	-
3. Rest of the Personal Loans	7,569	25,18	23,73	-	-	-
VI. TRADE	4,636	29,14	24,37	-	-	-
1. Wholesale Trade	115	5,37	4,48	-	-	-
2. Retail Trade	4,521	23,77	19,89	-	-	-
VII. FINANCE	8	2,88	3,07	-	-	-
VIII. ALL OTHERS	8,773	19,82	15,57	-	-	-
TOTAL BANK CREDIT	35,580	270,61	231,02	-	-	-
OF WHICH : 1. Artisans & Village Industries	141	26	24	-	-	-
2. Other Small Scale Industries	1,105	35,83	32,74	-	-	-