

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

SOUTHERN REGION (Concl'd.)

| OCCUPATION   | STATE BANK OF INDIA<br>AND ITS ASSOCIATES |                 |                            | NATIONALISED BANKS |                 |                            |
|--|---|-----------------|----------------------------|--------------------|-----------------|----------------------------|
|  | No. of<br>Accounts                        | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts | Credit<br>Limit | Amount<br>Out-<br>standing |
|  | 1   | 2               | 3                          | 4                  | 5               | 6                          |
| <b>I. AGRICULTURE</b>                                      | <b>6,941</b>                              | <b>30,56</b>    | <b>25,91</b>               | <b>24,235</b>      | <b>101,74</b>   | <b>86,43</b>               |
| 1. Direct Finance  | 6,937                                     | 30,44           | 25,80                      | 24,085             | 80,80           | 69,56                      |
| 2. Indirect Finance  | 4   | 12              | 12                         | 150                | 20,94           | 16,88                      |
| <b>II. INDUSTRY</b>  | <b>695</b>                                | <b>98,16</b>    | <b>69,03</b>               | <b>1,336</b>       | <b>145,11</b>   | <b>118,59</b>              |
| 1. Mining & Quarrying                                      | 16  | 73              | 63                         | 1                  | 8               | 7                          |
| 2. Food Manufacturing & Processing                         | 26  | 5,72            | 4,00                       | 79                 | 23,59           | 16,96                      |
| (a) Rice Mills, Flour & Dal Mills                          | 18  | 5,09            | 3,65                       | 43                 | 1,69            | 1,34                       |
| (b) Sugar  | -   | -               | -                          | 2                  | 8,83            | 3,48                       |
| (c) Edible Oils & Vanaspati                                | -   | -               | -                          | 6                  | 6,54            | 6,41                       |
| (d) Tea Processing   | -   | -               | -                          | -                  | -               | -                          |
| (e) Processing of Fruits & Vegetables                      | -   | -               | -                          | 1                  | 4               | 4                          |
| (f) Others   | 8   | 63              | 35                         | 27                 | 6,49            | 5,69                       |
| 3. Beverage & Tobacco                                      | -   | -               | -                          | 14                 | 3,24            | 2,60                       |
| 4. Textiles  | 13  | 69              | 40                         | 42                 | 21,40           | 18,06                      |
| (a) Cotton Textiles  | 1   | 41              | 16                         | 10                 | 11,81           | 10,80                      |
| (b) Jute & Other Natural Fibre Textiles                    | -   | -               | -                          | 2                  | 1               | 1                          |
| (c) Handloom Textiles & Khadi                              | 4   | 2               | 1                          | 1                  | -               | -                          |
| (d) Other Textiles & Textile Products                      | 8   | 26              | 22                         | 29                 | 9,58            | 7,25                       |
| 5. Paper, Paper Products & Printing                        | 182                                       | 2,65            | 2,21                       | 90                 | 3,86            | 3,11                       |
| 6. Leather & Leather Products                              | 4   | 73              | 34                         | 18                 | 4,74            | 3,95                       |
| 7. Rubber & Plastic Products                               | 22  | 11,38           | 9,23                       | 65                 | 6,93            | 6,03                       |
| 8. Chemicals & Chemical Products                           | 42  | 2,72            | 2,39                       | 63                 | 21,85           | 16,39                      |
| (a) Heavy Industrial Chemicals                             | 7   | 49              | 47                         | 5                  | 77              | 72                         |
| (b) Fertilisers  | -   | -               | -                          | -                  | -               | -                          |
| (c) Drugs & Pharmaceuticals                                | 2   | 3               | 3                          | 13                 | 10,31           | 6,17                       |
| (d) Non-Edible Oils  | -   | -               | -                          | -                  | -               | -                          |
| (e) Other Chemicals & Chemical Products                    | 33  | 2,20            | 1,90                       | 45                 | 10,76           | 9,50                       |
| 9. Petroleum, Coal Products & Nuclear Fuels                | -   | -               | -                          | -                  | -               | -                          |
| 10. Manufacture of Cement & Cement Products                | -   | -               | -                          | 5                  | 50              | 27                         |
| 11. Basic Metals & Metal Products                          | 40  | 14,69           | 12,04                      | 64                 | 7,02            | 6,58                       |
| (a) Iron & Steel   | 6   | 2,27            | 2,01                       | 12                 | 4,54            | 4,43                       |
| (b) Non-Ferrous Metals                                     | 10  | 2,68            | 1,36                       | 1                  | 17              | 12                         |
| (c) Metal Products   | 24  | 9,75            | 8,66                       | 51                 | 2,31            | 2,03                       |
| 12. Engineering  | 59  | 13,84           | 8,01                       | 62                 | 7,44            | 5,90                       |
| (a) Heavy Engineering                                      | 1   | 4               | 3                          | 6                  | 60              | 55                         |
| (b) Light Engineering                                      | 31  | 2,03            | 1,43                       | 33                 | 3,13            | 2,28                       |
| (c) Electrical Machinery & Goods                           | 21  | 11,49           | 6,29                       | 13                 | 3,08            | 2,46                       |
| (d) Electronic Machinery & Goods                           | 6   | 29              | 25                         | 10                 | 63              | 60                         |
| 13. Vehicles, Vehicle Parts & Transport Equipments         | 7   | 4,97            | 88                         | 25                 | 1,57            | 1,41                       |
| 14. Other Industries                                       | 197                                       | 4,45            | 3,19                       | 656                | 30,86           | 26,45                      |
| 15. Electricity, Gas & Water                               | 6   | 23,95           | 22,61                      | 7                  | 92              | 79                         |
| (a) Electricity Generation & Transmission                  | 3   | 23,12           | 22,05                      | 2                  | 65              | 58                         |
| (b) Non-Conventional Energy                                | 1   | 40              | 34                         | -                  | -               | -                          |
| (c) Gas, Steam & Water Supply                              | 2   | 44              | 22                         | 5                  | 27              | 21                         |
| 16. Construction   | 81  | 11,61           | 3,10                       | 145                | 11,11           | 10,02                      |
| <b>III. TRANSPORT OPERATORS</b>                            | <b>56</b>                                 | <b>1,10</b>     | <b>92</b>                  | <b>327</b>         | <b>3,57</b>     | <b>3,00</b>                |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>                 | <b>175</b>                                | <b>42,81</b>    | <b>29,68</b>               | <b>2,197</b>       | <b>44,77</b>    | <b>34,77</b>               |
| <b>V. PERSONAL LOANS</b>                                   | <b>14,410</b>                             | <b>159,40</b>   | <b>130,88</b>              | <b>31,890</b>      | <b>253,33</b>   | <b>211,86</b>              |
| 1. Loans for Purchase of Consumer Durables                 | 330                                       | 2,04            | 1,27                       | 877                | 4,22            | 3,06                       |
| 2. Loans for Housing                                       | 2,161                                     | 66,96           | 56,73                      | 3,479              | 102,64          | 90,47                      |
| 3. Rest of the Personal Loans                              | 11,919                                    | 90,40           | 72,88                      | 27,534             | 146,47          | 118,33                     |
| <b>VI. TRADE</b>   | <b>1,761</b>                              | <b>30,55</b>    | <b>24,76</b>               | <b>6,400</b>       | <b>103,55</b>   | <b>90,35</b>               |
| 1. Wholesale Trade   | 22  | 19,02           | 16,05                      | 188                | 14,00           | 12,55                      |
| 2. Retail Trade  | 1,739                                     | 11,53           | 8,71                       | 6,212              | 89,55           | 77,79                      |
| <b>VII. FINANCE</b>  | <b>5</b>                                  | <b>3</b>        | <b>2</b>                   | <b>122</b>         | <b>1,56</b>     | <b>1,27</b>                |
| <b>VIII. ALL OTHERS</b>                                    | <b>247</b>                                | <b>6,00</b>     | <b>4,29</b>                | <b>7,049</b>       | <b>52,77</b>    | <b>46,33</b>               |
| <b>TOTAL BANK CREDIT</b>                                   | <b>24,290</b>                             | <b>368,60</b>   | <b>285,49</b>              | <b>73,556</b>      | <b>706,41</b>   | <b>592,60</b>              |
| <i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries | 232                                       | 14,13           | 10,24                      | 324                | 3,88            | 2,53                       |
| 2. Other Small Scale Industries                            | 95  | 11,07           | 6,08                       | 556                | 42,50           | 37,74                      |

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2005**

PONDICHERRY

(Amount in Rupees Lakh)

| FOREIGN BANKS   |              |                    | REGIONAL RURAL BANKS |              |                    | OTHER SCHEDULED COMMERCIAL BANKS |              |                    | ALL SCHEDULED COMMERCIAL BANKS |              |                    | Item No. |
|-----------------|--------------|--------------------|----------------------|--------------|--------------------|----------------------------------|--------------|--------------------|--------------------------------|--------------|--------------------|----------|
| No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts      | Credit Limit | Amount Outstanding | No. of Accounts                  | Credit Limit | Amount Outstanding | No. of Accounts                | Credit Limit | Amount Outstanding |          |
| 7               | 8            | 9                  | 10                   | 11           | 12                 | 13                               | 14           | 15                 | 16                             | 17           | 18                 |          |
| -               | -            | -                  | -                    | -            | -                  | 4,369                            | 15,02        | 14,70              | 35,545                         | 147,32       | 127,04             | I        |
| -               | -            | -                  | -                    | -            | -                  | 4,340                            | 14,63        | 14,30              | 35,362                         | 125,87       | 109,66             | 1        |
| -               | -            | -                  | -                    | -            | -                  | 29                               | 40           | 39                 | 183                            | 21,45        | 17,38              | 2        |
| 1               | 2,87         | 86                 | 3                    | 16           | 16                 | 912                              | 183,07       | 129,84             | 2,947                          | 429,36       | 318,49             | II       |
| -               | -            | -                  | -                    | -            | -                  | 3                                | 96           | 82                 | 20                             | 1,77         | 1,52               | 1        |
| -               | -            | -                  | 1                    | 10           | 10                 | 106                              | 9,20         | 9,04               | 212                            | 38,61        | 30,09              | 2        |
| -               | -            | -                  | -                    | -            | -                  | 12                               | 3,91         | 3,83               | 73                             | 10,68        | 8,82               | 2(a)     |
| -               | -            | -                  | -                    | -            | -                  | -                                | -            | -                  | 2                              | 8,83         | 3,48               | 2(b)     |
| -               | -            | -                  | -                    | -            | -                  | 7                                | 2,54         | 2,50               | 13                             | 9,09         | 8,91               | 2(c)     |
| -               | -            | -                  | -                    | -            | -                  | -                                | -            | -                  | -                              | -            | -                  | 2(d)     |
| -               | -            | -                  | -                    | -            | -                  | -                                | -            | -                  | 1                              | 4            | 4                  | 2(e)     |
| -               | -            | -                  | 1                    | 10           | 10                 | 87                               | 2,75         | 2,70               | 123                            | 9,97         | 8,85               | 2(f)     |
| -               | -            | -                  | -                    | -            | -                  | 4                                | 40           | 40                 | 18                             | 3,65         | 3,00               | 3        |
| -               | -            | -                  | 1                    | 3            | 3                  | 37                               | 2,62         | 2,25               | 93                             | 24,74        | 20,74              | 4        |
| -               | -            | -                  | -                    | -            | -                  | 1                                | 30           | 34                 | 12                             | 12,52        | 11,30              | 4(a)     |
| -               | -            | -                  | -                    | -            | -                  | 16                               | 29           | 27                 | 18                             | 30           | 29                 | 4(b)     |
| -               | -            | -                  | -                    | -            | -                  | 4                                | 1,14         | 1,14               | 9                              | 1,16         | 1,16               | 4(c)     |
| -               | -            | -                  | 1                    | 3            | 3                  | 16                               | 88           | 49                 | 54                             | 10,75        | 7,99               | 4(d)     |
| -               | -            | -                  | -                    | -            | -                  | 114                              | 16,50        | 12,47              | 386                            | 23,01        | 17,79              | 5        |
| -               | -            | -                  | -                    | -            | -                  | 2                                | 18           | 19                 | 24                             | 5,65         | 4,47               | 6        |
| -               | -            | -                  | -                    | -            | -                  | 36                               | 4,27         | 2,39               | 123                            | 22,59        | 17,66              | 7        |
| -               | -            | -                  | -                    | -            | -                  | 97                               | 27,95        | 16,68              | 202                            | 52,51        | 35,46              | 8        |
| -               | -            | -                  | -                    | -            | -                  | 5                                | 10,64        | 4,50               | 17                             | 11,91        | 5,69               | 8(a)     |
| -               | -            | -                  | -                    | -            | -                  | -                                | -            | -                  | -                              | -            | -                  | 8(b)     |
| -               | -            | -                  | -                    | -            | -                  | 3                                | 5            | 3                  | 18                             | 10,39        | 6,23               | 8(c)     |
| -               | -            | -                  | -                    | -            | -                  | 4                                | 82           | 45                 | 4                              | 82           | 45                 | 8(d)     |
| -               | -            | -                  | -                    | -            | -                  | 85                               | 16,43        | 11,69              | 163                            | 29,39        | 23,09              | 8(e)     |
| -               | -            | -                  | -                    | -            | -                  | -                                | -            | -                  | -                              | -            | -                  | 9        |
| -               | -            | -                  | -                    | -            | -                  | 3                                | 23           | 10                 | 8                              | 73           | 37                 | 10       |
| 1               | 2,87         | 86                 | -                    | -            | -                  | 80                               | 44,84        | 45,36              | 185                            | 69,41        | 64,84              | 11       |
| -               | -            | -                  | -                    | -            | -                  | 48                               | 41,12        | 41,48              | 66                             | 47,93        | 47,92              | 11(a)    |
| 1               | 2,87         | 86                 | -                    | -            | -                  | 3                                | 65           | 53                 | 15                             | 6,36         | 2,87               | 11(b)    |
| -               | -            | -                  | -                    | -            | -                  | 29                               | 3,07         | 3,35               | 104                            | 15,13        | 14,05              | 11(c)    |
| -               | -            | -                  | -                    | -            | -                  | 24                               | 45,15        | 23,36              | 145                            | 66,44        | 37,26              | 12       |
| -               | -            | -                  | -                    | -            | -                  | 2                                | 90           | 49                 | 9                              | 1,54         | 1,07               | 12(a)    |
| -               | -            | -                  | -                    | -            | -                  | 10                               | 34,10        | 17,23              | 74                             | 39,26        | 20,95              | 12(b)    |
| -               | -            | -                  | -                    | -            | -                  | 8                                | 6,73         | 5,21               | 42                             | 21,30        | 13,96              | 12(c)    |
| -               | -            | -                  | -                    | -            | -                  | 4                                | 3,43         | 43                 | 20                             | 4,34         | 1,28               | 12(d)    |
| -               | -            | -                  | -                    | -            | -                  | 2                                | 9            | 9                  | 34                             | 6,63         | 2,38               | 13       |
| -               | -            | -                  | 1                    | 3            | 3                  | 280                              | 20,18        | 7,72               | 1,134                          | 55,53        | 37,39              | 14       |
| -               | -            | -                  | -                    | -            | -                  | 4                                | 25           | 22                 | 17                             | 25,12        | 23,62              | 15       |
| -               | -            | -                  | -                    | -            | -                  | 2                                | 16           | 12                 | 7                              | 23,92        | 22,74              | 15(a)    |
| -               | -            | -                  | -                    | -            | -                  | -                                | -            | -                  | 1                              | 40           | 34                 | 15(b)    |
| -               | -            | -                  | -                    | -            | -                  | 2                                | 9            | 10                 | 9                              | 80           | 54                 | 15(c)    |
| -               | -            | -                  | -                    | -            | -                  | 120                              | 10,24        | 8,77               | 346                            | 32,96        | 21,89              | 16       |
| -               | -            | -                  | -                    | -            | -                  | 150                              | 4,22         | 3,76               | 533                            | 8,89         | 7,68               | III      |
| -               | -            | -                  | 1                    | 10           | 10                 | 578                              | 22,59        | 18,32              | 2,951                          | 110,27       | 82,87              | IV       |
| -               | -            | -                  | -                    | -            | -                  | 11,325                           | 133,35       | 109,05             | 57,625                         | 546,08       | 451,79             | V        |
| -               | -            | -                  | -                    | -            | -                  | 4,614                            | 21,34        | 15,42              | 5,821                          | 27,60        | 19,75              | 1        |
| -               | -            | -                  | -                    | -            | -                  | 782                              | 49,49        | 43,14              | 6,422                          | 219,08       | 190,34             | 2        |
| -               | -            | -                  | -                    | -            | -                  | 5,929                            | 62,53        | 50,49              | 45,382                         | 299,40       | 241,69             | 3        |
| -               | -            | -                  | 7                    | 24           | 24                 | 1,004                            | 60,64        | 47,09              | 9,172                          | 194,98       | 162,43             | VI       |
| -               | -            | -                  | -                    | -            | -                  | 190                              | 27,37        | 19,76              | 400                            | 60,40        | 48,36              | 1        |
| -               | -            | -                  | 7                    | 24           | 24                 | 814                              | 33,27        | 27,32              | 8,772                          | 134,59       | 114,07             | 2        |
| -               | -            | -                  | -                    | -            | -                  | 16                               | 19           | 15                 | 143                            | 1,77         | 1,45               | VII      |
| -               | -            | -                  | -                    | -            | -                  | 3,150                            | 34,58        | 30,80              | 10,446                         | 93,35        | 81,41              | VIII     |
| 1               | 2,87         | 86                 | 11                   | 50           | 50                 | 21,504                           | 453,65       | 353,70             | 1,19,362                       | 1532,03      | 1233,16            | TOTAL    |
| -               | -            | -                  | -                    | -            | -                  | 82                               | 51           | 22                 | 638                            | 18,52        | 12,99              | 1        |
| -               | -            | -                  | 1                    | 3            | 3                  | 235                              | 35,77        | 29,93              | 887                            | 89,37        | 73,79              | 2        |