

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2005

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
I. AGRICULTURE	19,964	47,99	40,71	7,619	26,69	23,46
1. Direct Finance	19,942	47,61	40,46	7,606	26,37	23,17
2. Indirect Finance	22	38	25	13	32	30
II. INDUSTRY	333	92,43	76,35	459	37,78	26,23
1. Mining & Quarrying	1	5	4	–	–	–
2. Food Manufacturing & Processing	19	10,98	5,22	38	3,57	2,05
(a) Rice Mills, Flour & Dal Mills	9	1,46	1,09	31	1,79	1,06
(b) Sugar	1	8,60	3,36	–	–	–
(c) Edible Oils & Vanaspati	–	–	–	2	10	10
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	–	–	–	–	–	–
(f) Others	9	92	77	5	1,68	89
3. Beverage & Tobacco	6	59	48	5	44	44
4. Textiles	10	73	45	14	1,31	1,29
(a) Cotton Textiles	2	42	17	1	30	34
(b) Jute & Other Natural Fibre Textiles	–	–	–	–	–	–
(c) Handloom Textiles & Khadi	1	–	–	2	62	62
(d) Other Textiles & Textile Products	7	31	28	11	39	33
5. Paper, Paper Products & Printing	15	3,15	2,38	25	4,39	3,54
6. Leather & Leather Products	4	73	34	–	–	–
7. Rubber & Plastic Products	23	1,48	1,17	5	50	36
8. Chemicals & Chemical Products	18	4,14	3,57	28	1,89	1,74
(a) Heavy Industrial Chemicals	2	11	11	2	30	28
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	2	64	48	–	–	–
(d) Non-Edible Oils	1	64	31	–	–	–
(e) Other Chemicals & Chemical Products	13	2,75	2,67	26	1,59	1,46
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	–	–	–
10. Manufacture of Cement & Cement Products	1	–	–	–	–	–
11. Basic Metals & Metal Products	44	25,94	24,78	10	3,46	3,07
(a) Iron & Steel	9	21,81	22,81	6	2,78	2,49
(b) Non-Ferrous Metals	8	3,67	1,54	2	37	27
(c) Metal Products	27	46	42	2	31	31
12. Engineering	28	1,81	1,19	9	82	70
(a) Heavy Engineering	–	–	–	–	–	–
(b) Light Engineering	23	1,26	88	3	52	43
(c) Electrical Machinery & Goods	2	30	8	5	20	18
(d) Electronic Machinery & Goods	3	25	22	1	9	9
13. Vehicles, Vehicle Parts & Transport Equipments	6	4,96	87	1	2	1
14. Other Industries	127	14,23	13,54	191	5,96	5,82
15. Electricity, Gas & Water	3	22,92	21,86	3	16	12
(a) Electricity Generation & Transmission	2	22,52	21,51	1	6	2
(b) Non-Conventional Energy	1	40	34	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	2	10	9
16. Construction	28	71	45	130	15,27	7,08
III. TRANSPORT OPERATORS	31	1,04	85	80	1,31	1,09
IV. PROFESSIONAL AND OTHER SERVICES	613	38,70	27,73	912	10,85	8,26
V. PERSONAL LOANS	11,029	52,54	43,56	12,325	116,12	96,45
1. Loans for Purchase of Consumer Durables	108	79	44	339	1,52	1,23
2. Loans for Housing	822	19,26	16,98	1,872	47,34	41,35
3. Rest of the Personal Loans	10,099	32,49	26,14	10,114	67,26	53,87
VI. TRADE	1,896	28,59	23,70	2,057	37,04	29,64
1. Wholesale Trade	26	18,73	15,85	131	16,50	11,60
2. Retail Trade	1,870	9,85	7,85	1,926	20,53	18,04
VII. FINANCE	95	36	27	19	58	52
VIII. ALL OTHERS	1,201	7,40	5,28	2,277	13,89	12,20
TOTAL BANK CREDIT	35,162	269,05	218,45	25,748	244,27	197,84
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	146	11,40	8,27	148	4,60	2,81
2. Other Small Scale Industries	61	7,95	3,38	86	6,52	5,60

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2005**

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
I. AGRICULTURE	7,962	72,64	62,87	–	–	–
1. Direct Finance	7,814	51,89	46,03	–	–	–
2. Indirect Finance	148	20,75	16,84	–	–	–
II. INDUSTRY	2,155	299,15	215,92	–	–	–
1. Mining & Quarrying	19	1,72	1,48	–	–	–
2. Food Manufacturing & Processing	155	24,05	22,82	–	–	–
(a) Rice Mills, Flour & Dal Mills	33	7,43	6,66	–	–	–
(b) Sugar	1	23	12	–	–	–
(c) Edible Oils & Vanaspati	11	8,99	8,81	–	–	–
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	1	4	4	–	–	–
(f) Others	109	7,37	7,19	–	–	–
3. Beverage & Tobacco	7	2,61	2,08	–	–	–
4. Textiles	69	22,70	18,99	–	–	–
(a) Cotton Textiles	9	11,80	10,79	–	–	–
(b) Jute & Other Natural Fibre Textiles	18	30	29	–	–	–
(c) Handloom Textiles & Khadi	6	54	53	–	–	–
(d) Other Textiles & Textile Products	36	10,05	7,38	–	–	–
5. Paper, Paper Products & Printing	346	15,48	11,87	–	–	–
6. Leather & Leather Products	20	4,92	4,13	–	–	–
7. Rubber & Plastic Products	95	20,61	16,13	–	–	–
8. Chemicals & Chemical Products	156	46,49	30,15	–	–	–
(a) Heavy Industrial Chemicals	13	11,49	5,30	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	16	9,76	5,75	–	–	–
(d) Non-Edible Oils	3	19	14	–	–	–
(e) Other Chemicals & Chemical Products	124	25,05	18,96	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	–	–	–
10. Manufacture of Cement & Cement Products	7	73	37	–	–	–
11. Basic Metals & Metal Products	131	40,01	36,99	–	–	–
(a) Iron & Steel	51	23,34	22,62	–	–	–
(b) Non-Ferrous Metals	5	2,32	1,06	–	–	–
(c) Metal Products	75	14,36	13,31	–	–	–
12. Engineering	108	63,81	35,37	–	–	–
(a) Heavy Engineering	9	1,54	1,07	–	–	–
(b) Light Engineering	48	37,48	19,63	–	–	–
(c) Electrical Machinery & Goods	35	20,80	13,70	–	–	–
(d) Electronic Machinery & Goods	16	4,00	97	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	27	1,65	1,50	–	–	–
14. Other Industries	816	35,33	18,03	–	–	–
15. Electricity, Gas & Water	11	2,05	1,65	–	–	–
(a) Electricity Generation & Transmission	4	1,35	1,21	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	7	71	44	–	–	–
16. Construction	188	16,98	14,37	–	–	–
III. TRANSPORT OPERATORS	422	6,54	5,74	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	1,426	60,71	46,87	–	–	–
V. PERSONAL LOANS	34,271	377,42	311,78	–	–	–
1. Loans for Purchase of Consumer Durables	5,374	25,29	18,08	–	–	–
2. Loans for Housing	3,728	152,48	132,01	–	–	–
3. Rest of the Personal Loans	25,169	199,66	161,68	–	–	–
VI. TRADE	5,219	129,36	109,10	–	–	–
1. Wholesale Trade	243	25,16	20,92	–	–	–
2. Retail Trade	4,976	104,20	88,18	–	–	–
VII. FINANCE	29	83	66	–	–	–
VIII. ALL OTHERS	6,968	72,06	63,94	–	–	–
TOTAL BANK CREDIT	58,452	1018,72	816,86	–	–	–
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	344	2,51	1,91	–	–	–
2. Other Small Scale Industries	740	74,90	64,80	–	–	–