

TABLE NO. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2006

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	21,882	63,30	53,16	11,518	40,22	33,56
1. Direct Finance	21,714	61,83	52,09	10,786	38,19	31,58
2. Indirect Finance	168	1,47	1,07	732	2,02	1,98
II. INDUSTRY	369	86,46	68,25	647	33,63	22,35
1. Mining & Quarrying	1	2	2	1	20	11
2. Food Manufacturing & Processing	23	15,73	9,11	21	4,21	3,75
(a) Rice Mills, Flour & Dal Mills	13	1,91	1,60	10	2,12	1,80
(b) Sugar	1	9,72	3,80	-	-	-
(c) Edible Oils & Vanaspati	-	-	-	2	10	10
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-
(f) Others	9	4,10	3,71	9	1,99	1,85
3. Beverage & Tobacco	5	53	34	2	28	28
4. Textiles	28	1,70	1,36	9	39	31
(a) Cotton Textiles	1	1	-	-	-	-
(b) Jute & Other Natural Fibre Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	-	-	-
(d) Other Textiles & Textile Products	27	1,69	1,35	9	39	31
5. Paper, Paper Products & Printing	22	2,59	2,16	11	62	49
6. Leather & Leather Products	4	41	23	-	-	-
7. Rubber & Plastic Products	17	1,78	1,12	15	97	72
8. Chemicals & Chemical Products	21	5,29	4,19	18	1,25	1,12
(a) Heavy Industrial Chemicals	5	72	45	-	-	-
(b) Fertilisers	-	-	-	-	-	-
(c) Drugs & Pharmaceuticals	2	61	35	-	-	-
(d) Non-Edible Oils	1	64	17	-	-	-
(e) Other Chemicals & Chemical Products	13	3,32	3,22	18	1,25	1,12
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-
10. Manufacture of Cement & Cement Products	-	-	-	4	19	15
11. Basic Metals & Metal Products	30	5,30	2,71	10	2,14	2,01
(a) Iron & Steel	2	29	28	2	98	96
(b) Non-Ferrous Metals	7	4,07	1,52	4	69	58
(c) Metal Products	21	95	92	4	47	48
12. Engineering	29	7,18	5,80	15	1,26	1,13
(a) Heavy Engineering	-	-	-	-	-	-
(b) Light Engineering	25	6,54	5,35	7	87	76
(c) Electrical Machinery & Goods	1	20	7	7	30	29
(d) Electronic Machinery & Goods	3	44	37	1	8	8
13. Vehicles, Vehicle Parts & Transport Equipments	7	1,10	1,35	-	-	-
14. Other Industries	135	11,19	10,19	415	5,42	4,88
15. Electricity, Gas & Water	3	30,60	28,17	3	15	11
(a) Electricity Generation & Transmission	2	30,00	27,57	1	6	3
(b) Non-Conventional Energy	1	60	60	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	2	9	8
16. Construction	44	3,02	1,51	123	16,58	7,30
III. TRANSPORT OPERATORS	34	1,00	99	77	1,57	1,25
IV. PROFESSIONAL AND OTHER SERVICES	728	42,68	37,02	937	11,80	9,19
V. PERSONAL LOANS	11,462	68,04	54,87	13,769	150,94	126,06
1. Loans for Purchase of Consumer Durables	116	87	60	411	2,23	1,79
2. Loans for Housing	913	25,93	22,21	2,182	70,18	59,72
3. Rest of the Personal Loans	10,433	41,25	32,07	11,176	78,53	64,55
VI. TRADE	1,784	25,53	23,13	1,885	45,78	38,19
1. Wholesale Trade	22	14,77	14,70	113	18,88	14,48
2. Retail Trade	1,762	10,76	8,43	1,772	26,90	23,71
VII. FINANCE	325	1,14	90	14	65	56
VIII. ALL OTHERS	1,280	9,16	6,57	3,147	22,82	19,55
TOTAL BANK CREDIT	37,864	297,31	244,89	31,994	307,40	250,72
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	130	13,50	11,28	163	4,78	4,20
2. Other Small Scale Industries	111	9,70	7,70	267	4,98	4,42

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MARCH 2006**

SOUTHERN REGION
PONDICHERRY

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	10,164	94,75	79,88	-	-	-
1. Direct Finance	10,028	80,01	65,70	-	-	-
2. Indirect Finance	136	14,74	14,18	-	-	-
II. INDUSTRY	2,134	302,94	231,65	-	-	-
1. Mining & Quarrying	35	2,78	2,31	-	-	-
2. Food Manufacturing & Processing	150	39,42	34,15	-	-	-
(a) Rice Mills, Flour & Dal Mills	54	17,89	15,17	-	-	-
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	16	11,06	11,34	-	-	-
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	1	4	4	-	-	-
(f) Others	79	10,44	7,60	-	-	-
3. Beverage & Tobacco	5	3,76	2,46	-	-	-
4. Textiles	206	28,82	23,14	-	-	-
(a) Cotton Textiles	103	18,14	15,01	-	-	-
(b) Jute & Other Natural Fibre Textiles	49	88	88	-	-	-
(c) Handloom Textiles & Khadi	13	60	54	-	-	-
(d) Other Textiles & Textile Products	41	9,20	6,72	-	-	-
5. Paper, Paper Products & Printing	217	19,93	15,18	-	-	-
6. Leather & Leather Products	25	5,72	3,95	-	-	-
7. Rubber & Plastic Products	103	17,48	14,21	-	-	-
8. Chemicals & Chemical Products	123	30,86	23,94	-	-	-
(a) Heavy Industrial Chemicals	17	4,42	3,23	-	-	-
(b) Fertilisers	4	1,06	1,07	-	-	-
(c) Drugs & Pharmaceuticals	8	58	56	-	-	-
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	94	24,79	19,08	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	20	1,20	73	-	-	-
10. Manufacture of Cement & Cement Products	18	1,76	1,65	-	-	-
11. Basic Metals & Metal Products	80	29,98	27,00	-	-	-
(a) Iron & Steel	30	20,72	19,71	-	-	-
(b) Non-Ferrous Metals	5	2,37	1,09	-	-	-
(c) Metal Products	45	6,88	6,21	-	-	-
12. Engineering	118	37,62	20,67	-	-	-
(a) Heavy Engineering	11	3,61	1,02	-	-	-
(b) Light Engineering	62	20,98	9,49	-	-	-
(c) Electrical Machinery & Goods	27	9,76	7,49	-	-	-
(d) Electronic Machinery & Goods	18	3,28	2,66	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	33	9,85	5,94	-	-	-
14. Other Industries	664	23,45	13,38	-	-	-
15. Electricity, Gas & Water	13	12,75	11,55	-	-	-
(a) Electricity Generation & Transmission	7	11,86	10,96	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	6	89	59	-	-	-
16. Construction	324	37,56	31,39	-	-	-
III. TRANSPORT OPERATORS	571	14,25	12,63	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	1,553	108,45	59,69	-	-	-
V. PERSONAL LOANS	45,963	546,23	428,98	-	-	-
1. Loans for Purchase of Consumer Durables	1,670	11,29	9,60	-	-	-
2. Loans for Housing	4,687	228,02	191,15	-	-	-
3. Rest of the Personal Loans	39,606	306,91	228,23	-	-	-
VI. TRADE	5,713	158,44	131,23	-	-	-
1. Wholesale Trade	314	30,53	25,91	-	-	-
2. Retail Trade	5,399	127,91	105,32	-	-	-
VII. FINANCE	48	1,80	1,33	-	-	-
VIII. ALL OTHERS	11,800	129,27	110,17	-	-	-
TOTAL BANK CREDIT	77,946	1356,13	1055,56	-	-	-
OF WHICH: 1. Artisans and Village & Tiny Industries	233	7,67	5,70	-	-	-
2. Other Small Scale Industries	900	91,68	75,34	-	-	-