

**Table No. 5.6 - State and Bank Group -Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1997 (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 Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
		1	2	3	4	5	6	7	8	9
I.	AGRICULTURE	10,311	14,81	14,06	35,004	83,45	82,00	—	—	—
1.	Direct Finance	10,307	13,90	13,09	34,963	82,73	81,35	—	—	—
2.	Indirect Finance	4	91	97	41	73	65	—	—	—
II.	INDUSTRY	1,086	39,12	35,22	1,636	83,05	84,18	15	49,76	34,99
1.	Mining & Quarrying	1	2	2	3	29	14	—	—	—
2.	Food Manufacturing and Processing	36	2,28	1,49	61	3,42	3,21	—	—	—
(a)	Rice Mills, Flour and Dal Mills	21	2,02	1,23	20	1,22	94	—	—	—
(b)	Sugar	—	—	—	—	—	—	—	—	—
(c)	Edible Oils and Vanaspati	4	19	19	8	1,38	1,50	—	—	—
(d)	Tea Processing	—	—	—	—	—	—	—	—	—
(e)	Processing of Fruits & Vegetables	—	—	—	—	—	—	—	—	—
(f)	Others	11	8	7	33	83	77	—	—	—
3.	Beverage and Tobacco	1	4	3	3	22	26	—	—	—
4.	Textiles	12	40	43	50	38,43	43,41	—	—	—
(a)	Cotton Textiles	5	4	4	24	36,61	41,77	—	—	—
(b)	Jute Textiles	2	32	35	—	—	—	—	—	—
(c)	Handloom Textiles & Khadi	1	2	1	1	2	2	—	—	—
(d)	Other Textiles	4	3	3	25	1,80	1,63	—	—	—
5.	Paper, Paper Products and Printing	36	4,23	4,94	72	2,02	1,98	—	—	—
6.	Leather and Leather Products	6	62	74	14	1,64	1,23	—	—	—
7.	Rubber and Rubber Products	26	44	36	9	65	43	—	—	—
8.	Chemicals and Chemical Products	79	5,78	6,15	134	14,08	13,67	6	18,06	4,15
(a)	Heavy Industrial Chemicals	7	1,12	85	11	6,47	6,36	—	—	—
(b)	Fertilizers	1	8	—	2	14	15	—	—	—
(c)	Drugs and Pharmaceuticals	4	17	14	6	27	34	4	11,06	4,15
(d)	Non-Edible Oils	—	—	—	1	—	—	—	—	—
(e)	Other Chemicals & Chemical Products	67	4,42	5,15	114	7,20	6,82	2	7,00	—
9.	Petroleum, Coal Products & Nuclear Fuels	1	4	4	1	1	1	—	—	—
10.	Manufacture of Cement & Cement Products	2	4	4	1	1	1	—	—	—
11.	Basic Metals & Metal Products	35	4,12	3,66	96	7,57	7,72	—	—	—
(a)	Iron and Steel	9	63	42	31	4,92	5,03	—	—	—
(b)	Non-Ferrous Metals	7	2,50	2,52	5	60	59	—	—	—
(c)	Other Metal Products	19	99	72	60	2,05	2,10	—	—	—

12.	Engineering	39	5,19	3,75	86	5,37	4,01	—	—	—
(a)	Heavy Engineering	2	29	30	3	54	53	—	—	—
(b)	Light Engineering	15	2,04	1,97	19	55	36	—	—	—
(c)	Electrical Machinery & Goods	10	78	7	30	1,63	67	—	—	—
(d)	Electronic Machinery & Goods	12	2,08	1,41	34	2,65	2,44	—	—	—
13.	Vehicles, Vehicle Parts & Transport Equipments	7	49	35	30	85	43	1	1,20	1,20
14.	Other Industries	795	15,24	13,03	1,046	4,22	3,50	8	30,50	29,65
15.	Electricity, Gas & Water	2	3	3	5	3,65	3,60	—	—	—
(a)	Electricity Generation & Transmission	2	3	3	1	3,49	3,49	—	—	—
(b)	Non-Conventional Energy	—	—	—	1	—	—	—	—	—
(c)	Gas, Steam & Water Supply	—	—	—	3	16	11	—	—	—
16.	Construction	8	18	16	25	63	58	—	—	—
III.	TRANSPORT OPERATORS	415	2,04	1,86	407	2,66	2,22	—	—	—
IV.	PROFESSIONAL AND OTHER SERVICES	221	1,75	1,65	2,888	11,97	11,57	—	—	—
V.	PERSONAL LOANS	7,334	22,99	19,28	9,905	26,44	25,94	59	26	24
1.	Loans for Purchase of Consumer Durables	1,031	1,12	1,21	1,145	1,58	1,31	—	—	—
2.	Loans for Housing	500	5,44	5,09	992	8,25	9,48	—	—	—
3.	Rest of the Personal Loans	5,803	16,43	12,98	7,768	16,61	15,14	59	26	24
V I.	TRADE	1,982	16,84	10,38	5,901	22,33	17,23	—	—	—
1.	Wholesale Trade	196	1,68	1,40	209	8,54	4,87	—	—	—
2.	Retail Trade	1,786	15,15	8,98	5,692	13,79	12,36	—	—	—
VII.	FINANCE	—	—	—	6	6,46	6,49	—	—	—
VIII.	ALL OTHERS	78	7,41	5,04	9,058	16,26	14,05	—	—	—
TOTAL BANK CREDIT		21,427	104,95	87,49	64,805	252,62	243,68	74	50,02	35,24
OF WHICH : 1. Artisans & Village Industries		467	1,84	1,76	238	41	43	—	—	—
2. Other Small Scale Industries		512	13,82	11,94	992	19,68	17,49	—	—	—

	(c)	Handloom Textiles & Khadi	—	—	—	1	8	8	3	12	10
	(d)	Other Textiles	—	—	—	28	14,82	12,82	57	16,65	14,47
5.		Paper, Paper Products and Printing	—	—	—	10	5,49	4,01	118	11,74	10,93
6.		Leather and Leather Products	—	—	—	8	89	78	28	3,14	2,75
7.		Rubber and Rubber Products	—	—	—	9	2,19	1,97	44	3,28	2,77
8.		Chemicals and Chemical Products	—	—	—	64	18,60	17,20	283	56,53	41,16
	(a)	Heavy Industrial Chemicals	—	—	—	16	11,46	11,55	34	19,05	18,76
	(b)	Fertilizers	—	—	—	—	—	—	3	22	15
	(c)	Drugs and Pharmaceuticals	—	—	—	14	1,89	1,94	28	13,39	6,57
	(d)	Non-Edible Oils	—	—	—	—	—	—	1	—	—
	(e)	Other Chemicals & Chemical Products	—	—	—	34	5,25	3,71	217	23,87	15,68
9.		Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—	2	5	4
10.		Manufacture of Cement & Cement Products	—	—	—	1	—	—	4	5	5
11.		Basic Metals & Metal Products	—	—	—	11	2,88	1,91	142	14,57	13,30
	(a)	Iron and Steel	—	—	—	2	30	23	42	5,84	5,69
	(b)	Non-Ferrous Metals	—	—	—	—	—	—	12	3,10	3,11
	(c)	Other Metal Products	—	—	—	9	2,58	1,69	88	5,62	4,50
12.		Engineering	—	—	—	28	5,33	4,08	153	15,89	11,84
	(a)	Heavy Engineering	—	—	—	3	1,25	1,36	8	2,08	2,20
	(b)	Light Engineering	—	—	—	4	15	12	38	2,74	2,46
	(c)	Electrical Machinery & Goods	—	—	—	9	3,49	2,07	49	5,90	2,81
	(d)	Electronic Machinery & Goods	—	—	—	12	43	52	58	5,16	4,38
13.		Vehicles, Vehicle Parts & Transport Equipments	—	—	—	2	17	22	40	2,71	2,20
14.		Other Industries	—	—	—	99	3,59	3,45	1,948	53,55	49,62
15.		Electricity, Gas & Water	—	—	—	1	12	12	8	3,81	3,75
	(a)	Electricity Generation & Transmission	—	—	—	—	—	—	3	3,52	3,52
	(b)	Non-Conventional Energy	—	—	—	—	—	—	1	—	—
	(c)	Gas, Steam & Water Supply	—	—	—	1	12	12	4	28	23
16.		Construction	—	—	—	10	46	31	43	1,26	1,05
III.		TRANSPORT OPERATORS	—	—	—	206	2,64	2,13	1,028	7,35	6,21
IV.		PROFESSIONAL AND OTHER SERVICES	—	—	—	422	2,54	1,55	3,531	16,26	14,78
V.		PERSONAL LOANS	—	—	—	2,635	8,05	7,41	19,933	57,73	52,87
	1.	Loans for Purchase of Consumer Durables	—	—	—	302	29	26	2,478	2,99	2,78
	2.	Loans for Housing	—	—	—	104	1,43	1,15	1,596	15,12	15,73
	3.	Rest of the Personal Loans	—	—	—	2,229	6,33	5,99	15,859	39,62	34,35
V I.		TRADE	—	—	—	684	14,49	12,84	8,567	53,66	40,46
	1.	Wholesale Trade	—	—	—	119	5,33	4,71	524	15,55	10,98
	2.	Retail Trade	—	—	—	565	9,17	8,13	8,043	38,11	29,47
VII.		FINANCE	—	—	—	3	47	48	9	6,93	6,97
VIII.		ALL OTHERS	—	—	—	442	3,63	2,78	9,578	27,30	21,86
TOTAL BANK CREDIT			—	—	—	5,125	92,98	79,55	91,431	500,57	445,97
OF WHICH : 1. Artisans & Village Industries			—	—	—	17	1	1	722	2,27	2,20
2. Other Small Scale Industries			—	—	—	219	20,99	18,80	1,723	54,50	48,22