

Table No. 5.7 - State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation - March 1997 (Part 32 of 32)

SOUTHERN REGION
PONDICHERRY

(Amount in Rupees Lakh)						
OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	1	2	3	4	5	6
I. AGRICULTURE	27,410	28,78	29,31	7,653	17,77	17,73
1. Direct Finance	27,380	28,75	29,29	7,647	17,25	17,23
2. Indirect Finance	30	3	2	6	52	51
II. INDUSTRY	419	35,65	32,84	1,080	53,90	48,23
1. Mining & Quarrying	1	8	8	1	9	9
2. Food Manufacturing and Processing	7	25	26	83	3,48	2,19
(a) Rice Mills, Flour and Dal Mills	2	12	12	24	2,04	1,23
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils and Vanaspati	—	—	—	22	82	66
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	5	13	14	37	61	30
(f) Others	—	—	—	—	—	—
3. Beverage and Tobacco	—	—	—	1	4	3
4. Textiles	13	12,03	10,86	19	1,98	2,10
(a) Cotton Textiles	4	2,26	2,01	3	1,81	1,95
(b) Jute Textiles	1	30	33	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	1	8	8
(d) Other Textiles	8	9,47	8,52	15	9	7
5. Paper, Paper Products and Printing	8	5,29	3,86	20	75	54
6. Leather and Leather Products	1	50	43	3	14	14
7. Rubber and Rubber Products	1	90	72	15	1,36	1,31
8. Chemicals and Chemical Products	17	7,95	7,95	54	3,88	3,70
(a) Heavy Industrial Chemicals	5	6,41	6,42	13	1,39	93
(b) Fertilizers	—	—	—	—	—	—
(c) Drugs and Pharmaceuticals	2	1,35	1,35	3	2	1
(d) Non-Edible Oils	—	—	—	1	—	—
(e) Other Chemicals & Chemical Products	10	19	18	37	2,47	2,76
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	1	4	4
10. Manufacture of Cement & Cement Products	—	—	—	4	5	5
11. Basic Metals & Metal Products	7	11	10	13	54	41
(a) Iron and Steel	—	—	—	5	26	16
(b) Non-Ferrous Metals	1	6	6	4	2	2
(c) Other Metal Products	6	5	4	4	26	23
12. Engineering	7	23	20	20	2,00	83
(a) Heavy Engineering	—	—	—	2	29	30
(b) Light Engineering	1	—	1	6	17	13
(c) Electrical Machinery & Goods	5	17	16	8	1,52	38
(d) Electronic Machinery & Goods	1	6	3	4	2	1
13. Vehicles, Vehicle Parts & Transport Equipments	1	4	4	7	1,29	1,23
14. Other Industries	349	8,16	8,27	828	37,96	35,30
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	7	10	6	10	29	24
III. TRANSPORT OPERATORS	55	62	55	491	2,84	2,34
IV. PROFESSIONAL AND OTHER SERVICES	254	51	44	767	2,64	2,41
V. PERSONAL LOANS	1,798	4,29	4,07	5,380	15,50	14,66
1. Loans for Purchase of Consumer Durables	462	34	46	457	67	59
2. Loans for Housing	78	1,28	1,05	596	4,98	5,84
3. Rest of the Personal Loans	1,258	2,67	2,56	4,327	9,86	8,23
V I. TRADE	1,086	3,86	3,48	2,854	10,70	8,22
1. Wholesale Trade	198	1,08	65	97	2,40	1,68

2.	Retail Trade	888	2,78	2,82	2,757	8,30	6,55
VII.	FINANCE	1	45	46	3	6	4
VIII.	ALL OTHERS	1,208	1,84	1,30	1,812	4,80	3,56
TOTAL BANK CREDIT		32,231	76,02	72,44	20,040	108,21	97,19
OF WHICH : 1. Artisans & Village Industries		61	20	17	429	91	1,00
2. Other Small Scale Industries		323	11,97	10,85	465	11,53	9,59

(Amount in Rupees Lakh)

OCCUPATION		URBAN			METROPOLITAN		
		No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
		7	8	9	10	11	12
I.	AGRICULTURE	10,628	52,70	49,96	—	—	—
1.	Direct Finance	10,619	51,61	48,87	—	—	—
2.	Indirect Finance	9	1,09	1,09	—	—	—
II.	INDUSTRY	1,595	142,53	124,75	—	—	—
1.	Mining & Quarrying	3	22	7	—	—	—
2.	Food Manufacturing and Processing	86	4,38	4,25	—	—	—
(a)	Rice Mills, Flour and Dal Mills	15	1,07	82	—	—	—
(b)	Sugar	—	—	—	—	—	—
(c)	Edible Oils and Vanaspati	11	1,87	1,91	—	—	—
(d)	Tea Processing	—	—	—	—	—	—
(e)	Processing of Fruits & Vegetables	—	—	—	—	—	—
(f)	Others	60	1,44	1,52	—	—	—
3.	Beverage and Tobacco	5	1,00	64	—	—	—
4.	Textiles	62	41,98	45,78	—	—	—
(a)	Cotton Textiles	25	34,84	39,85	—	—	—
(b)	Jute Textiles	1	2	2	—	—	—
(c)	Handloom Textiles & Khadi	2	3	3	—	—	—
(d)	Other Textiles	34	7,10	5,89	—	—	—
5.	Paper, Paper Products and Printing	90	5,70	6,53	—	—	—
6.	Leather and Leather Products	24	2,50	2,18	—	—	—
7.	Rubber and Rubber Products	28	1,01	73	—	—	—
8.	Chemicals and Chemical Products	212	44,69	29,51	—	—	—
(a)	Heavy Industrial Chemicals	16	11,24	11,40	—	—	—
(b)	Fertilizers	3	22	15	—	—	—
(c)	Drugs and Pharmaceuticals	23	12,02	5,21	—	—	—
(d)	Non-Edible Oils	—	—	—	—	—	—
(e)	Other Chemicals & Chemical Products	170	21,21	12,75	—	—	—
9.	Petroleum, Coal Products & Nuclear Fuels	1	1	1	—	—	—
10.	Manufacture of Cement & Cement Products	—	—	—	—	—	—
11.	Basic Metals & Metal Products	122	13,91	12,79	—	—	—
(a)	Iron and Steel	37	5,58	5,53	—	—	—
(b)	Non-Ferrous Metals	7	3,02	3,03	—	—	—
(c)	Other Metal Products	78	5,31	4,23	—	—	—
12.	Engineering	126	13,65	10,81	—	—	—
(a)	Heavy Engineering	6	1,79	1,89	—	—	—
(b)	Light Engineering	31	2,57	2,32	—	—	—
(c)	Electrical Machinery & Goods	36	4,21	2,27	—	—	—
(d)	Electronic Machinery & Goods	53	5,08	4,33	—	—	—
13.	Vehicles, Vehicle Parts & Transport Equipments	32	1,38	92	—	—	—
14.	Other Industries	771	7,43	6,04	—	—	—
15.	Electricity, Gas & Water	7	3,80	3,74	—	—	—
(a)	Electricity Generation & Transmission	2	3,51	3,51	—	—	—
(b)	Non-Conventional Energy	1	—	—	—	—	—
(c)	Gas, Steam & Water Supply	4	28	23	—	—	—
16.	Construction	26	87	75	—	—	—
III.	TRANSPORT OPERATORS	482	3,88	3,31	—	—	—
IV.	PROFESSIONAL AND OTHER SERVICES	2,510	13,11	11,94	—	—	—
V.	PERSONAL LOANS	12,755	37,93	34,13	—	—	—
1.	Loans for Purchase of Consumer Durables	1,559	1,98	1,74	—	—	—
2.	Loans for Housing	922	8,86	8,83	—	—	—
3.	Rest of the Personal Loans	10,274	27,09	23,56	—	—	—
V I.	TRADE	4,627	39,10	28,76	—	—	—
1.	Wholesale Trade	229	12,07	8,65	—	—	—
2.	Retail Trade	4,398	27,03	20,11	—	—	—
VII.	FINANCE	5	6,42	6,47	—	—	—
VIII.	ALL OTHERS	6,558	20,66	17,01	—	—	—

TOTAL BANK CREDIT		39,160	316,34	276,33	—	—	—
OF WHICH : 1. Artisans & Village Industries		232	1,15	1,03			
2.	Other Small Scale Industries	935	30,99	27,79			
