

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2009**

**SOUTHERN REGION  
PUDUCHERRY**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>32,094</b>	<b>136,20</b>	<b>114,55</b>	<b>15,950</b>	<b>92,90</b>	<b>80,61</b>
1. Direct Finance	31,271	132,25	111,47	15,840	86,15	74,85
2. Indirect Finance	823	3,95	3,08	110	6,75	5,76
<b>II. INDUSTRY</b>	<b>545</b>	<b>148,48</b>	<b>112,28</b>	<b>612</b>	<b>105,71</b>	<b>80,22</b>
1. Mining & Quarrying	8	2,91	1,88	1	6	5
2. Food Manufacturing & Processing	61	25,29	18,51	70	30,23	23,85
(a) Rice Mills, Flour & Dal Mills	34	21,83	15,97	19	18,69	16,53
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	–	–	–	–	–	–
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	1	1,10	60	2	17	6
(f) Others	26	2,36	1,95	49	11,37	7,26
3. Beverage & Tobacco	10	13,13	9,73	9	15,00	14,73
4. Textiles	28	8,48	7,95	24	10,03	9,84
(a) Cotton Textiles	2	89	88	4	9,03	9,04
(b) Jute & Other Natural Fibre Textiles	3	86	84	–	–	–
(c) Handloom Textiles & Khadi	5	2	2	3	1	1
(d) Other Textiles & Textile Products	18	6,71	6,21	17	99	79
5. Paper, Paper Products & Printing	23	5,67	4,55	34	3,89	3,28
6. Woods and Wood Products	4	3,25	2,37	20	2,24	1,73
7. Leather & Leather Products	5	39	60	2	1	1
8. Gems and Jewellery	–	–	–	8	32	31
9. Rubber & Plastic Products	23	25,92	22,55	73	6,28	3,94
10. Chemicals & Chemical Products	27	8,30	6,98	59	3,83	3,70
(a) Heavy Industrial Chemicals	3	29	23	–	–	–
(b) Fertilisers	1	–	–	–	–	–
(c) Drugs & Pharmaceuticals	2	18	9	2	17	17
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	21	7,83	6,66	57	3,66	3,53
11. Petroleum, Coal Products & Nuclear Fuels	–	–	–	–	–	–
12. Manufacture of Cement & Cement Products	1	2	2	15	1,45	1,37
13. Basic Metals & Metal Products	21	7,62	6,11	10	1,46	99
(a) Iron & Steel	1	7	2	2	1,03	64
(b) Non-Ferrous Metals	7	6,26	5,16	2	16	13
(c) Metal Products	13	1,29	93	6	27	22
14. Engineering	36	4,46	3,53	41	6,32	4,38
(a) Heavy Engineering	3	40	26	4	92	84
(b) Light Engineering	25	3,59	2,87	19	3,61	2,20
(c) Electrical Machinery & Goods	4	18	12	14	1,56	1,11
(d) Electronic Machinery & Goods	4	29	29	4	23	22
15. Vehicles, Vehicle Parts & Transport Equipments	31	4,50	2,65	4	76	19
16. Other Industries	224	13,46	9,09	160	4,39	3,91
17. Electricity, Gas & Water	4	11,30	6,94	3	1,25	1,25
(a) Electricity Generation & Transmission	3	8,80	5,27	–	–	–
(b) Non-Conventional Energy	1	2,50	1,67	2	1,21	1,21
(c) Gas, Steam & Water Supply	–	–	–	1	4	4
18. Construction	39	13,78	8,81	79	18,19	6,71
(a) Other than Infrastructure	33	13,46	8,53	56	6,79	4,37
(b) Infrastructure Construction	6	32	28	23	11,40	2,34
<b>III. TRANSPORT OPERATORS</b>	<b>94</b>	<b>7,30</b>	<b>5,03</b>	<b>209</b>	<b>14,54</b>	<b>7,96</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,155</b>	<b>31,35</b>	<b>24,04</b>	<b>1,261</b>	<b>123,17</b>	<b>109,32</b>
1. Professional Services	962	3,83	3,26	241	6,78	6,31
2. Tourism, Hotel & Restaurants	37	8,74	6,58	73	10,72	8,80
3. Recreation services	35	91	81	37	1,72	1,36
4. IT and Telecommunications	4	65	27	5	27	26
5. Others	1,117	17,21	13,11	905	103,69	92,59
<b>V. PERSONAL LOANS</b>	<b>13,138</b>	<b>134,05</b>	<b>107,69</b>	<b>17,073</b>	<b>274,64</b>	<b>218,30</b>
1. Housing	990	51,40	43,42	2,363	117,42	94,01
2. Consumer Durables	125	68	48	284	3,15	2,03
3. Vehicles	272	4,98	3,82	1,001	26,59	19,73
4. Education	1,801	25,01	16,90	1,689	26,10	17,82
5. Personal Credit Cards	58	24	18	555	1,95	1,50
6. Others	9,892	51,74	42,89	11,181	99,43	83,21
<b>VI. TRADE</b>	<b>1,994</b>	<b>65,68</b>	<b>47,49</b>	<b>2,775</b>	<b>91,15</b>	<b>79,15</b>
1. Wholesale Trade	51	32,44	21,13	71	24,43	21,02
2. Retail Trade	1,943	33,24	26,35	2,704	66,72	58,13
<b>VII. FINANCE</b>	<b>445</b>	<b>2,93</b>	<b>2,84</b>	<b>64</b>	<b>41</b>	<b>27</b>
<b>VIII. ALL OTHERS</b>	<b>3,206</b>	<b>13,95</b>	<b>11,49</b>	<b>2,980</b>	<b>28,54</b>	<b>24,30</b>
<b>TOTAL BANK CREDIT</b>	<b>53,671</b>	<b>539,93</b>	<b>425,40</b>	<b>40,924</b>	<b>731,06</b>	<b>600,12</b>

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2009**

**SOUTHERN REGION  
PUDUCHERRY**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>24,033</b>	<b>231,12</b>	<b>168,12</b>	–	–	–
1. Direct Finance	23,721	216,89	158,36	–	–	–
2. Indirect Finance	312	14,24	9,76	–	–	–
<b>II. INDUSTRY</b>	<b>2,711</b>	<b>526,23</b>	<b>355,28</b>	–	–	–
1. Mining & Quarrying	5	4,28	4,08	–	–	–
2. Food Manufacturing & Processing	214	58,98	50,74	–	–	–
(a) Rice Mills, Flour & Dal Mills	88	29,20	23,98	–	–	–
(b) Sugar	1	1,00	5	–	–	–
(c) Edible Oils & Vanaspati	17	12,06	10,71	–	–	–
(d) Tea Processing	2	1	–	–	–	–
(e) Processing of Fruits & Vegetables	3	67	65	–	–	–
(f) Others	103	16,05	15,35	–	–	–
3. Beverage & Tobacco	3	4,19	1,92	–	–	–
4. Textiles	228	30,36	23,53	–	–	–
(a) Cotton Textiles	40	24,79	18,98	–	–	–
(b) Jute & Other Natural Fibre Textiles	81	72	66	–	–	–
(c) Handloom Textiles & Khadi	5	2,33	1,84	–	–	–
(d) Other Textiles & Textile Products	102	2,51	2,05	–	–	–
5. Paper, Paper Products & Printing	164	34,19	25,76	–	–	–
6. Woods and Wood Products	28	49	23	–	–	–
7. Leather & Leather Products	28	38,86	24,00	–	–	–
8. Gems and Jewellery	4	53	51	–	–	–
9. Rubber & Plastic Products	142	20,25	11,80	–	–	–
10. Chemicals & Chemical Products	155	63,42	34,41	–	–	–
(a) Heavy Industrial Chemicals	12	7,90	7,24	–	–	–
(b) Fertilisers	3	55	37	–	–	–
(c) Drugs & Pharmaceuticals	9	23,61	4,17	–	–	–
(d) Non-Edible Oils	1	9	9	–	–	–
(e) Other Chemicals & Chemical Products	130	31,27	22,55	–	–	–
11. Petroleum, Coal Products & Nuclear Fuels	1	15	16	–	–	–
12. Manufacture of Cement & Cement Products	79	1,37	1,18	–	–	–
13. Basic Metals & Metal Products	78	33,26	20,19	–	–	–
(a) Iron & Steel	12	7,03	6,73	–	–	–
(b) Non-Ferrous Metals	6	45	42	–	–	–
(c) Metal Products	60	25,78	13,04	–	–	–
14. Engineering	260	110,44	55,23	–	–	–
(a) Heavy Engineering	31	19,67	8,07	–	–	–
(b) Light Engineering	120	16,60	6,74	–	–	–
(c) Electrical Machinery & Goods	90	11,93	6,78	–	–	–
(d) Electronic Machinery & Goods	19	62,26	33,63	–	–	–
15. Vehicles, Vehicle Parts & Transport Equipments	35	5,86	4,44	–	–	–
16. Other Industries	579	41,02	36,02	–	–	–
17. Electricity, Gas & Water	5	97	59	–	–	–
(a) Electricity Generation & Transmission	–	–	–	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	5	97	59	–	–	–
18. Construction	703	77,61	60,48	–	–	–
(a) Other than Infrastructure	564	55,31	48,37	–	–	–
(b) Infrastructure Construction	139	22,30	12,11	–	–	–
<b>III. TRANSPORT OPERATORS</b>	<b>1,329</b>	<b>73,13</b>	<b>45,27</b>	–	–	–
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,921</b>	<b>400,42</b>	<b>316,60</b>	–	–	–
1. Professional Services	659	37,21	31,10	–	–	–
2. Tourism, Hotel & Restaurants	211	62,95	49,29	–	–	–
3. Recreation services	29	1,12	98	–	–	–
4. IT and Telecommunications	14	88	79	–	–	–
5. Others	2,008	298,26	234,44	–	–	–
<b>V. PERSONAL LOANS</b>	<b>68,629</b>	<b>1124,79</b>	<b>857,90</b>	–	–	–
1. Housing	6,900	495,49	407,35	–	–	–
2. Consumer Durables	1,358	16,35	13,32	–	–	–
3. Vehicles	27,080	205,90	127,89	–	–	–
4. Education	4,464	87,75	64,05	–	–	–
5. Personal Credit Cards	705	10,80	5,26	–	–	–
6. Others	28,122	308,49	240,03	–	–	–
<b>VI. TRADE</b>	<b>5,709</b>	<b>231,33</b>	<b>190,13</b>	–	–	–
1. Wholesale Trade	430	63,45	51,37	–	–	–
2. Retail Trade	5,279	167,89	138,76	–	–	–
<b>VII. FINANCE</b>	<b>336</b>	<b>18,05</b>	<b>11,68</b>	–	–	–
<b>VIII. ALL OTHERS</b>	<b>8,155</b>	<b>97,45</b>	<b>78,32</b>	–	–	–
<b>TOTAL BANK CREDIT</b>	<b>1,13,823</b>	<b>2702,52</b>	<b>2023,29</b>	–	–	–