

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2008**

SOUTHERN REGION
PUDUCHERRY

(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	33,967	114,50	92,99	18,162	79,77	72,50
1. Direct Finance	33,858	112,51	91,88	18,094	77,60	71,06
2. Indirect Finance	109	1,99	1,11	68	2,17	1,44
II. INDUSTRY	502	85,69	69,01	768	115,38	86,00
1. Mining & Quarrying	4	1,09	99	19	42,04	38,65
2. Food Manufacturing & Processing	25	8,36	6,28	34	16,40	8,23
(a) Rice Mills, Flour & Dal Mills	16	6,58	5,33	4	2,13	1,18
(b) Sugar	1	86	16	–	–	–
(c) Edible Oils & Vanaspati	–	–	–	1	5	5
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	–	–	–	–	–	–
(f) Others	8	92	79	29	14,22	7,00
3. Beverage & Tobacco	4	26	16	5	51	52
4. Textiles	23	4,97	3,64	22	4,51	3,94
(a) Cotton Textiles	1	3	3	1	75	70
(b) Jute & Other Natural Fibre Textiles	2	4	2	–	–	–
(c) Handloom Textiles & Khadi	5	2	2	3	1	1
(d) Other Textiles & Textile Products	15	4,88	3,57	18	3,75	3,24
5. Paper, Paper Products & Printing	21	5,46	3,14	35	4,77	3,97
6. Leather & Leather Products	6	87	50	7	92	87
7. Rubber & Plastic Products	8	2,75	2,59	36	6,94	5,24
8. Chemicals & Chemical Products	18	2,48	4,68	67	7,12	4,42
(a) Heavy Industrial Chemicals	1	6	5	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	1	15	10	6	18	16
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	16	2,27	4,53	61	6,94	4,26
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	–	–	–
10. Manufacture of Cement & Cement Products	1	2	1	11	1,43	1,22
11. Basic Metals & Metal Products	16	2,23	1,82	13	1,96	1,45
(a) Iron & Steel	4	79	42	2	1,18	78
(b) Non-Ferrous Metals	1	10	6	2	16	11
(c) Metal Products	11	1,34	1,33	9	62	56
12. Engineering	26	8,01	7,00	55	2,89	1,96
(a) Heavy Engineering	3	40	23	1	6	6
(b) Light Engineering	20	7,25	6,44	27	49	28
(c) Electrical Machinery & Goods	1	10	6	14	1,91	1,26
(d) Electronic Machinery & Goods	2	26	27	13	43	37
13. Vehicles, Vehicle Parts & Transport Equipments	5	27	23	6	83	17
14. Other Industries	296	4,76	3,46	327	2,69	2,42
15. Electricity, Gas & Water	4	39,00	30,13	2	8	6
(a) Electricity Generation & Transmission	3	37,50	28,67	1	4	2
(b) Non-Conventional Energy	1	1,50	1,47	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	1	4	4
16. Construction	45	5,18	4,38	129	22,31	12,88
III. TRANSPORT OPERATORS	15	91	74	71	2,67	2,07
IV. PROFESSIONAL AND OTHER SERVICES	1,069	26,25	11,96	1,541	18,03	14,10
V. PERSONAL LOANS	8,642	90,50	71,11	13,915	207,64	171,28
1. Loans for Purchase of Consumer Durables	210	68	33	289	1,14	79
2. Loans for Housing	845	29,68	24,12	2,407	106,38	89,73
3. Rest of the Personal Loans	7,587	60,14	46,65	11,219	100,12	80,76
VI. TRADE	2,033	27,65	23,24	2,769	57,74	47,16
1. Wholesale Trade	16	10,50	10,25	75	15,75	11,47
2. Retail Trade	2,017	17,15	13,00	2,694	41,99	35,68
VII. FINANCE	20	29	25	83	39	88
VIII. ALL OTHERS	3,091	17,72	13,29	2,482	41,07	31,34
TOTAL BANK CREDIT	49,339	363,52	282,60	39,791	522,70	425,32

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2008**

SOUTHERN REGION
PUDUCHERRY

(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	23,639	187,95	160,73	–	–	–
1. Direct Finance	23,231	177,36	152,89	–	–	–
2. Indirect Finance	408	10,59	7,84	–	–	–
II. INDUSTRY	6,234	487,82	379,45	–	–	–
1. Mining & Quarrying	7	51	26	–	–	–
2. Food Manufacturing & Processing	219	53,77	50,37	–	–	–
(a) Rice Mills, Flour & Dal Mills	55	20,51	17,87	–	–	–
(b) Sugar	2	3,00	2,19	–	–	–
(c) Edible Oils & Vanaspati	19	11,69	11,86	–	–	–
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	2	9	8	–	–	–
(f) Others	141	18,48	18,38	–	–	–
3. Beverage & Tobacco	9	6,37	4,71	–	–	–
4. Textiles	202	26,19	21,95	–	–	–
(a) Cotton Textiles	33	21,68	18,12	–	–	–
(b) Jute & Other Natural Fibre Textiles	15	1,19	1,02	–	–	–
(c) Handloom Textiles & Khadi	6	2,35	2,01	–	–	–
(d) Other Textiles & Textile Products	148	97	79	–	–	–
5. Paper, Paper Products & Printing	116	31,51	18,92	–	–	–
6. Leather & Leather Products	23	4,63	3,40	–	–	–
7. Rubber & Plastic Products	162	28,07	18,94	–	–	–
8. Chemicals & Chemical Products	123	51,24	39,85	–	–	–
(a) Heavy Industrial Chemicals	17	3,68	3,84	–	–	–
(b) Fertilisers	1	30	26	–	–	–
(c) Drugs & Pharmaceuticals	12	1,90	1,88	–	–	–
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	93	45,36	33,87	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	1	15	15	–	–	–
10. Manufacture of Cement & Cement Products	11	84	56	–	–	–
11. Basic Metals & Metal Products	3,260	37,00	34,12	–	–	–
(a) Iron & Steel	12	11,50	15,47	–	–	–
(b) Non-Ferrous Metals	13	4,69	3,85	–	–	–
(c) Metal Products	3,235	20,80	14,80	–	–	–
12. Engineering	226	103,50	75,61	–	–	–
(a) Heavy Engineering	24	10,95	1,64	–	–	–
(b) Light Engineering	89	10,07	5,17	–	–	–
(c) Electrical Machinery & Goods	35	2,81	2,19	–	–	–
(d) Electronic Machinery & Goods	78	79,66	66,62	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	41	11,45	5,87	–	–	–
14. Other Industries	1,284	39,98	36,99	–	–	–
15. Electricity, Gas & Water	8	2,26	1,36	–	–	–
(a) Electricity Generation & Transmission	3	1,23	94	–	–	–
(b) Non-Conventional Energy	1	9	9	–	–	–
(c) Gas, Steam & Water Supply	4	94	32	–	–	–
16. Construction	542	90,35	66,39	–	–	–
III. TRANSPORT OPERATORS	1,443	47,16	35,55	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	4,123	370,86	210,56	–	–	–
V. PERSONAL LOANS	44,712	682,46	557,74	–	–	–
1. Loans for Purchase of Consumer Durables	594	5,27	4,46	–	–	–
2. Loans for Housing	4,965	276,83	235,50	–	–	–
3. Rest of the Personal Loans	39,153	400,36	317,78	–	–	–
VI. TRADE	6,358	229,71	185,87	–	–	–
1. Wholesale Trade	426	57,62	42,69	–	–	–
2. Retail Trade	5,932	172,08	143,18	–	–	–
VII. FINANCE	261	12,79	7,20	–	–	–
VIII. ALL OTHERS	11,492	110,51	83,81	–	–	–
TOTAL BANK CREDIT	98,262	2129,26	1620,90	–	–	–