

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2004**

**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	15,955	39,13	35,59	5,448	14,28	12,74
1. Direct Finance	15,951	38,94	35,44	5,411	14,08	12,55
2. Indirect Finance	4	19	15	37	19	19
II. INDUSTRY	338	77,59	71,46	464	41,99	29,01
1. Mining & Quarrying	4	86	91	—	—	—
2. Food Manufacturing & Processing	8	40	34	41	4,33	2,31
(a) Rice Mills, Flour & Dal Mills	4	8	2	29	1,21	43
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	2	10	10
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	4	32	32	10	3,03	1,79
3. Beverage & Tobacco	10	1,10	77	2	6	6
4. Textiles	5	93	57	32	2,35	1,77
(a) Cotton Textiles	1	3	3	7	1,85	1,32
(b) Jute & Other Natural Fibre Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles & Textile Products	4	90	53	25	49	45
5. Paper, Paper Products & Printing	3	43	33	34	92	92
6. Leather & Leather Products	4	11,31	9,05	—	—	—
7. Rubber & Plastic Products	20	70	57	12	4,62	83
8. Chemicals & Chemical Products	11	1,60	1,30	25	1,27	88
(a) Heavy Industrial Chemicals	1	5	4	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	—	—	—
(d) Non-Edible Oils	1	64	44	—	—	—
(e) Other Chemicals & Chemical Products	9	92	82	25	1,27	88
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	1	—	—	3	2,71	2,63
11. Basic Metals & Metal Products	29	14,77	11,98	7	68	66
(a) Iron & Steel	5	12,78	10,07	3	16	14
(b) Non-Ferrous Metals	—	—	—	1	21	21
(c) Metal Products	24	2,00	1,91	3	32	32
12. Engineering	4	57	33	9	53	48
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	2	34	30	3	6	5
(c) Electrical Machinery & Goods	2	23	3	4	35	32
(d) Electronic Machinery & Goods	—	—	—	2	11	11
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	2	2	1
14. Other Industries	204	44,40	44,88	191	10,64	11,77
15. Electricity, Gas & Water	—	—	—	2	12	8
(a) Electricity Generation & Transmission	—	—	—	1	6	2
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	1	6	6
16. Construction	35	52	42	104	13,72	6,58
III. TRANSPORT OPERATORS	30	63	43	97	1,66	1,25
IV. PROFESSIONAL AND OTHER SERVICES	758	13,29	12,39	733	7,72	6,24
V. PERSONAL LOANS	10,699	34,99	30,43	10,376	72,88	65,60
1. Loans for Purchase of Consumer Durables	304	72	61	191	1,13	98
2. Loans for Housing	661	9,58	8,66	1,440	26,35	23,55
3. Rest of the Personal Loans	9,734	24,70	21,15	8,745	45,40	41,07
VI. TRADE	1,635	13,30	11,90	1,426	29,21	22,17
1. Wholesale Trade	17	5,91	5,89	75	6,85	6,44
2. Retail Trade	1,618	7,39	6,01	1,351	22,36	15,73
VII. FINANCE	30	8	5	20	87	60
VIII. ALL OTHERS	1,425	5,71	4,68	3,340	14,39	13,28
TOTAL BANK CREDIT	30,870	184,72	166,94	21,904	182,97	150,87
OF WHICH : 1. Artisans and Village & Tiny Industries	61	2,11	1,39	153	5,18	3,02
2. Other Small Scale Industries	56	21,79	17,85	81	3,18	2,56

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**SOUTHERN REGION
PONDICHERRY**

(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	6,791	54,26	47,90	—	—	—
1. Direct Finance	6,628	48,36	43,07	—	—	—
2. Indirect Finance	163	5,90	4,82	—	—	—
II. INDUSTRY	2,039	285,78	216,78	—	—	—
1. Mining & Quarrying	8	1,63	1,24	—	—	—
2. Food Manufacturing & Processing	167	19,57	17,39	—	—	—
(a) Rice Mills, Flour & Dal Mills	35	4,30	4,12	—	—	—
(b) Sugar	2	43	42	—	—	—
(c) Edible Oils & Vanaspati	5	2,35	2,50	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	1	4	4	—	—	—
(f) Others	124	12,46	10,30	—	—	—
3. Beverage & Tobacco	10	3,88	3,80	—	—	—
4. Textiles	73	24,20	20,19	—	—	—
(a) Cotton Textiles	18	15,71	13,87	—	—	—
(b) Jute & Other Natural Fibre Textiles	1	—	—	—	—	—
(c) Handloom Textiles & Khadi	3	6	2	—	—	—
(d) Other Textiles & Textile Products	51	8,42	6,30	—	—	—
5. Paper, Paper Products & Printing	275	33,93	32,45	—	—	—
6. Leather & Leather Products	33	10,29	9,14	—	—	—
7. Rubber & Plastic Products	98	11,89	9,83	—	—	—
8. Chemicals & Chemical Products	333	60,48	42,37	—	—	—
(a) Heavy Industrial Chemicals	15	18,39	12,97	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	25	10,67	6,15	—	—	—
(d) Non-Edible Oils	2	19	4	—	—	—
(e) Other Chemicals & Chemical Products	291	31,24	23,21	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	6	49	33	—	—	—
11. Basic Metals & Metal Products	93	13,92	13,10	—	—	—
(a) Iron & Steel	20	7,48	7,23	—	—	—
(b) Non-Ferrous Metals	5	79	79	—	—	—
(c) Metal Products	68	5,65	5,08	—	—	—
12. Engineering	179	64,41	34,00	—	—	—
(a) Heavy Engineering	7	1,72	61	—	—	—
(b) Light Engineering	107	40,30	21,89	—	—	—
(c) Electrical Machinery & Goods	41	14,21	8,53	—	—	—
(d) Electronic Machinery & Goods	24	8,18	2,97	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	25	1,77	1,51	—	—	—
14. Other Industries	484	21,09	16,50	—	—	—
15. Electricity, Gas & Water	10	1,58	1,10	—	—	—
(a) Electricity Generation & Transmission	5	87	63	—	—	—
(b) Non-Conventional Energy	1	16	6	—	—	—
(c) Gas, Steam & Water Supply	4	55	41	—	—	—
16. Construction	245	16,65	13,82	—	—	—
III. TRANSPORT OPERATORS	338	4,10	3,44	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	1,499	81,46	61,62	—	—	—
V. PERSONAL LOANS	25,792	264,98	225,82	—	—	—
1. Loans for Purchase of Consumer Durables	1,242	4,86	4,17	—	—	—
2. Loans for Housing	3,078	102,70	89,01	—	—	—
3. Rest of the Personal Loans	21,472	157,42	132,64	—	—	—
VI. TRADE	4,580	110,47	93,48	—	—	—
1. Wholesale Trade	183	16,70	13,07	—	—	—
2. Retail Trade	4,397	93,77	80,40	—	—	—
VII. FINANCE	17	56	40	—	—	—
VIII. ALL OTHERS	7,880	97,53	79,35	—	—	—
TOTAL BANK CREDIT	48,936	899,15	728,78	—	—	—
OF WHICH : 1. Artisans and Village & Tiny Industries	232	4,00	3,03	—	—	—
2. Other Small Scale Industries	858	76,56	64,76	—	—	—