

IV. BANKING

1. Operation of Scheduled Commercial Banks

(Rs. in lakh)

Sl. No.	Year (As on Last Friday of December)	No. of Offices	Deposit	Bank Credit
1	2	3	4	5
1	1994	72	53774	24100
2	1995	72	68524	28640
3	1996	73	81172	30947
4	1997	74	93564	31437
5	1998	77	109094	34936
6	1999	81	130233	42949
7	2000	84	151956	51238
8	2001	86	164000	54800
9	2002	84	184871	59629
10	2003	85	213924	68348

Source: Reserve Bank of India, Bombay.

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2. Balance Sheet of State Co-operative Bank

(in ' 000 Rupees)

Item	Year ending March		
	2002	2003	2004
1	2	3	4

I. LIABILITIES:

Share Capital Paid	47482	55836	60358
Deposits	1340988	1495409	1661393
Loans	67731	81316	78823
Other Liabilities	256668	307798	308141
Profit and Loss Credit			
Balance	14617	34816	40938
Total Liabilities	1727486	1975175	2149653

II. ASSETS:

Cash in hand	15888	100937	91406
Cash at bank	474105	226951	242902
Loans issued	743874	955864	368017
Other Assets	493619	691423	1447328
Total Assets	1727486	1975175	2149653

Source: Office of the Registrar of Co-operative Societies, Pondicherry.

3. Balance Sheet of Co-operative Urban Bank

(in ' 000 Rupee)

Item			
	2002	2003	2004
1	2	3	4

I. LIABILITIES:

Share Capital Paid	25555	32979	39694
Deposits	467270	563371	628068
Loans	8	-	2000
Other Liabilities	78530	98851	1041168
Profit and Loss Credit		8511	29463
Balance	19507		

Total Liabilities	590870	703712	803393
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II. ASSETS:

Cash in hand	3735	4895	4220
Cash at bank	15865	84392	20442
Loans issued	407081	509401	576315
Other Assets	164189	105024	202416

Total Assets	590870	703712	803393
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Source: Office of the Registrar of Co-operative Societies, Pondicherry.

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4.Scheduled Commercial Banks

Area	No. of Banking Centres (as on 31st March)	
	2004	2005
Rural	19	19
Semi-Urban	5	5
Urban	1	1
Total	25	25

Source: Basaia Statistical Returns of Scheduled Commercial Banks in India
Published by Reserve Bank of India

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5. Deposits and Credits

(as on 31st March)

Sl.No	Southern Region	2005
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Pondicherry

I No. of Offices 90

II Deposits

a. No. of Accounts 810208

b. Amount (Rs.in lakh) 281007

III Credit

a. No. of Accounts 118332

b. Amount Outstanding (Rs.in lak) 107635

IV Credit - Deposit Ratio

a. As per sanction (Percentage) 38.3

b. As per utilization (Percentage) 43.9

Source: Basaia Statistical Returns of Scheduled Commercial Banks in India
Published by Reserve Bank of India

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6. Employment in Banks- 2005

(in Nos)

Sl.No.	Employees	Male	Female	Total
1	Officers	402	35	437
2	Clerks	527	161	688
3	subordinates	232	31	263
Total		1161	227	1388

Source: Basic Statistical Returns of Scheduled Commercial Banks in India
Published by Reserve Bank of India

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according to Occupation (Major)-2005**

(Rs. In lakh)

Sl. No.	Occupation	Rural		Semi-Urban		Urban	
		No. of Accounts	Credit Outstanding	No. of Accounts	Credit Outstanding	No. of Accounts	Credit Outstanding
I.	Agriculture (Direct & indirect)	19964	4071	7619	2346	7962	6287
II.	Industry (various types)	333	7635	459	2623	2155	21592
III	Transport Operators	31	85	80	109	422	574
IV	Professional & other services	613	2773	912	826	1426	4687
V	Personal Loans	11029	4356	12325	9645	34271	31179
VI	Trade	1896	2370	2067	2954	5218	10910
VII	Finance	95	27	19	52	29	66
VIII	All others	1201	528	2277	1220	6968	6394
Total		35162	21845	25758	19775	58451	81689

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7.A. Out standing credit of scheduled Commercial Banks according to Occupation by Regionwise -2005

(Rs. In'000)

Sl.No.	Occupation	Pondicherry		Karaikal		Mahe		Yanam	
		No. of Accounts	Credit Outstanding	No. of Accounts	Credit Outstanding	No. of Accounts	Credit Outstanding	No. of Accounts	Credit Outstanding
I.	Agriculture (Direct & indirect)	20697	939624	12440	265786	2026	46632	362	18382
II.	Industry (various tyoes)	2479	2599347	270	519474	128	31830	70	34235
III	Transport Operators	449	65807	57	8735	18	1442	9	796
IV	Professional & other services	1939	743079	604	77082	380	6473	28	2017
V	Personal Loans	43674	3551850	10422	682566	2176	201506	1353	81985
VI	Trade	6826	1324373	1841	183105	317	44234	188	72586
VII	Finanace	124	9316	18	5140	1	47	--	--
VIII	All others	7235	681433	2843	69097	281	56072	87	7509
Total		83423	9914829	28495	1810985	5327	388236	2097	217510

Source: Basaic Statistical Returns of Scheduled Commercial Banks in India

Published by Reserve Bank of India

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8. Outstanding credit of Scheduled commercial Banks according to place of sanction and utilization - 2005

(Rs. In lakh)		
Area	sanction	utilization
Rural	9099	21845
Semi-Urban	17960	19784
Urban	80576	81686
Total	107635	123315 *

* including sanctioned in other states

Source: Basaic Statistical Returns of Scheduled Commercial Banks in India
Published by Reserve Bank of India

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9. Deposits of Scheduled Commercial Banks according to Type of Deposits

Type of deposit	No. of Accounts (' 000)	Amount (in lakh)
Current	44	29632
Savings	557	84787
Term	209	166587
Total	810	281006

