

State : Tamil Nadu

Table No. 5.6 – State and Bank Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2000

SOUTHERN REGION			(Amount in Rupees Lakh)						
OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6	7	8	9
I. AGRICULTURE	5,20,321	1070,48	983,50	15,10,431	2951,64	2708,57	4	16,27	9,76
1. Direct Finance	5,11,338	1011,55	937,17	14,95,953	2481,13	2294,97	-	-	-
2. Indirect Finance	8,983	58,93	46,32	14,478	470,52	413,61	4	16,27	9,76
II. INDUSTRY	1,29,249	7054,68	5767,73	2,96,719	12639,15	10458,85	3,488	3642,48	2383,32
1. Mining & Quarrying	140	114,54	89,01	465	285,89	210,62	1	2	1
2. Food Manufacturing & Processing	1,523	531,85	431,32	4,219	1245,31	1127,69	17	75,87	51,81
(a) Rice Mills, Flour & Dal Mills	560	40,18	33,70	1,278	89,18	79,70	-	-	-
(b) Sugar	63	290,40	230,65	100	635,93	573,20	2	34,25	34,21
(c) Edible Oils & Vanaspati	237	61,92	50,93	561	36,10	34,70	5	15,90	1,92
(d) Tea Processing	74	31,24	25,43	218	57,73	46,06	1	5,50	-
(e) Processing of Fruits & Vegetables	10	7,11	7,03	57	169,94	166,30	1	1,20	90
(f) Others	579	101,01	83,59	2,005	256,42	227,73	8	19,02	14,78
3. Beverage & Tobacco	56	42,02	39,34	167	132,76	125,19	13	36,55	21,26
4. Textiles	5,513	1652,52	1343,35	21,291	3617,65	2815,83	127	290,47	188,64
(a) Cotton Textiles	1,705	805,08	640,03	5,752	2219,74	1667,21	75	202,57	125,14
(b) Jute Textiles	13	60	57	20	4,78	3,88	-	-	-
(c) Handloom Textiles & Khadi	338	25,83	24,75	975	69,68	61,36	-	-	-
(d) Other Textiles	3,457	821,01	678,00	14,544	1323,44	1083,39	52	87,90	63,50
5. Paper, Paper Products & Printing	1,054	235,93	206,52	5,699	415,99	291,96	14	46,73	13,67
6. Leather & Leather Products	923	583,81	426,91	4,454	634,71	582,68	17	22,29	18,79
7. Rubber & Rubber Products	223	168,26	140,94	1,017	154,87	131,64	12	43,80	5,06
8. Chemicals & Chemical Products	2,220	1146,60	1025,67	6,677	1246,60	1092,77	104	332,13	229,55
(a) Heavy Industrial Chemicals	71	80,39	76,54	238	106,76	84,43	14	24,19	14,34
(b) Fertilisers	48	373,60	355,00	117	465,78	472,83	4	17,67	3,73
(c) Drugs & Pharmaceuticals	171	181,79	97,27	929	212,70	179,88	12	17,82	14,57
(d) Non-Edible Oils	21	7,74	6,72	40	9,95	8,15	-	-	-
(e) Other Chemicals & Chemical Products	1,909	503,08	490,15	5,353	451,41	347,48	74	272,44	196,92
9. Petroleum, Coal Products & Nuclear Fuels	106	227,31	165,45	123	304,86	282,50	17	91,24	54,83
10. Manufacture of Cement & Cement Products	117	87,63	66,36	431	198,72	161,14	38	314,91	233,68
11. Basic Metals & Metal Products	1,139	294,50	256,86	6,104	945,91	862,72	36	94,97	55,13
(a) Iron & Steel	116	90,06	78,59	829	628,39	578,48	15	43,50	30,48
(b) Non-Ferrous Metals	51	35,57	27,88	87	34,89	34,56	2	4,50	2,96
(c) Other Metal Products	972	168,88	150,40	5,188	282,63	249,68	19	46,97	21,68
12. Engineering	1,776	505,31	445,43	10,834	1198,61	959,35	163	786,76	588,90
(a) Heavy Engineering	313	155,00	121,77	613	283,85	213,90	30	184,99	98,66
(b) Light Engineering	685	113,33	98,27	5,134	371,11	285,01	52	174,81	144,74
(c) Electrical Machinery & Goods	618	157,68	122,30	4,472	373,66	306,76	44	154,01	114,83
(d) Electronic Machinery & Goods	160	79,30	103,09	615	169,98	153,68	37	272,95	230,67
13. Vehicles, Vehicle Parts & Transport Equipments	710	667,58	496,27	1,947	833,81	626,18	108	1043,76	640,06
14. Other Industries	1,13,173	650,25	575,72	2,25,947	1061,60	889,64	2,796	297,47	192,15
15. Electricity, Gas & Water	46	112,18	30,74	121	170,06	120,83	13	145,77	79,31
(a) Electricity Generation & Transmission	36	110,88	30,12	67	132,48	102,78	6	120,45	55,87
(b) Non-Conventional Energy	1	95	37	9	31,47	13,85	7	25,32	23,44
(c) Gas, Steam & Water Supply	9	35	24	45	6,11	4,20	-	-	-
16. Construction	530	34,40	27,82	7,223	191,81	178,11	12	19,75	10,47
III. TRANSPORT OPERATORS	6,830	151,03	111,41	22,592	364,52	321,05	25	21,61	10,96
IV. PROFESSIONAL AND OTHER SERVICES	11,194	210,13	175,86	1,41,899	1274,46	1042,69	1,256	277,43	193,74
V. PERSONAL LOANS	3,26,865	1306,85	1117,90	8,61,886	2873,09	2605,33	1,02,512	1150,25	1058,40

1. Loans for Purchase of Consumer Durables	38,333	87,27	69,25	81,564	195,41	154,14	329	11,92	9,73
2. Loans for Housing	48,020	489,61	430,69	1,31,760	994,69	923,92	15,643	404,68	400,07
3. Rest of the Personal Loans	2,40,512	729,97	617,96	6,48,562	1682,99	1527,27	86,540	733,66	648,61
VI. TRADE	60,088	2052,85	1922,16	2,29,806	3029,62	2733,10	115	211,98	149,85
1. Wholesale Trade	5,924	1695,14	1599,84	18,905	1978,47	1832,71	80	98,90	87,40
2. Retail Trade	54,164	357,72	322,32	2,10,901	1051,15	900,39	35	113,09	62,45
VII. FINANCE	3,162	762,51	589,61	2,415	924,70	746,13	58	350,46	215,41
VIII. ALL OTHERS	65,665	862,63	715,79	2,51,900	1777,30	1589,39	42,382	357,18	314,23
TOTAL BANK CREDIT	11,23,374	13471,16	11383,96	33,17,648	25834,49	22205,12	1,49,840	6027,67	4335,68
OF WHICH: 1. Artisans & Village Industries	23,394	43,70	41,37	74,937	114,07	108,77	-	-	-
2. Other Small Scale Industries	73,440	1770,69	1464,97	1,27,940	2903,63	2428,78	89	119,43	74,57

OCCUPATION	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	1,36,327	125,00	111,99	2,40,338	555,22	511,23	24,07,421	4718,62	4325,05
1. Direct Finance	1,31,863	121,12	108,63	2,35,944	477,51	441,47	23,75,098	4091,30	3782,24
2. Indirect Finance	4,464	3,88	3,35	4,394	77,71	69,76	32,323	627,31	542,81
II. INDUSTRY	10,205	9,34	7,65	75,479	6096,36	5012,08	5,15,140	29442,02	23629,63
1. Mining & Quarrying	1	5	5	135	38,71	31,94	742	439,21	331,64
2. Food Manufacturing & Processing	49	22	20	2,604	465,03	421,53	8,412	2318,28	2032,55
(a) Rice Mills, Flour & Dal Mills	21	12	11	1,236	95,60	100,76	3,095	225,07	214,27
(b) Sugar	-	-	-	28	116,95	94,49	193	1077,54	932,54
(c) Edible Oils & Vanaspati	8	3	3	413	73,84	69,53	1,224	187,79	157,11
(d) Tea Processing	-	-	-	50	50,69	47,92	343	145,16	119,40
(e) Processing of Fruits & Vegetables	-	-	-	21	7,78	5,11	89	186,02	179,34
(f) Others	20	7	7	856	120,17	103,72	3,468	496,69	429,90
3. Beverage & Tobacco	-	-	-	93	46,99	41,53	329	258,31	227,33
4. Textiles	30	25	21	18,985	2441,45	1934,08	45,946	8002,33	6282,12
(a) Cotton Textiles	6	7	7	13,536	1649,69	1302,68	21,074	4877,15	3735,14
(b) Jute Textiles	-	-	-	49	3,65	3,37	82	9,03	7,82
(c) Handloom Textiles & Khadi	-	-	-	364	39,24	34,47	1,677	134,75	120,57
(d) Other Textiles	24	18	14	5,036	748,86	593,56	23,113	2981,39	2418,59
5. Paper, Paper Products & Printing	23	30	25	1,468	323,33	291,39	8,258	1022,27	803,79
6. Leather & Leather Products	1	-	-	509	160,25	135,00	5,904	1401,06	1163,38
7. Rubber & Rubber Products	1	3	-	291	31,86	22,38	1,544	398,83	300,02
8. Chemicals & Chemical Products	18	26	16	2,161	378,30	328,90	11,180	3103,88	2677,06
(a) Heavy Industrial Chemicals	-	-	-	79	22,03	21,31	402	233,37	196,62
(b) Fertilisers	-	-	-	47	88,28	80,92	216	945,34	912,48
(c) Drugs & Pharmaceuticals	1	-	-	322	75,66	67,90	1,435	487,97	359,62
(d) Non-Edible Oils	-	-	-	24	4,58	4,30	85	22,27	19,17
(e) Other Chemicals & Chemical Products	17	26	16	1,689	187,75	154,47	9,042	1414,94	1189,17
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	104	80,45	75,72	350	703,86	578,49
10. Manufacture of Cement & Cement Products	8	4	3	229	207,09	190,57	823	808,39	651,78
11. Basic Metals & Metal Products	11	12	9	1,591	423,55	336,50	8,881	1759,05	1511,30
(a) Iron & Steel	-	-	-	582	319,46	257,59	1,542	1081,41	945,14
(b) Non-Ferrous Metals	-	-	-	105	27,18	11,11	245	102,14	76,51
(c) Other Metal Products	11	12	9	904	76,91	67,80	7,094	575,51	489,66
12. Engineering	30	39	32	2,169	357,09	276,38	14,972	2848,15	2270,39
(a) Heavy Engineering	9	24	22	227	114,96	80,69	1,192	739,05	515,23
(b) Light Engineering	17	7	6	1,007	81,24	63,62	6,895	740,56	591,70
(c) Electrical Machinery & Goods	3	2	1	687	106,02	85,36	5,824	791,38	629,26
(d) Electronic Machinery & Goods	1	6	3	248	54,86	46,72	1,061	577,16	534,19
13. Vehicles, Vehicle Parts & Transport Equipments	9	8	7	769	276,52	208,17	3,543	2821,75	1970,76
14. Other Industries	10,013	7,52	6,18	43,235	633,60	514,37	3,95,164	2650,44	2178,06
15. Electricity, Gas & Water	-	-	-	53	52,75	38,86	233	480,75	269,74
(a) Electricity Generation & Transmission	-	-	-	16	36,56	22,60	125	400,37	211,37
(b) Non-Conventional Energy	-	-	-	14	8,61	8,25	31	66,35	45,92
(c) Gas, Steam & Water Supply	-	-	-	23	7,58	8,01	77	14,04	12,45

16. Construction	11	10	7	1,083	179,40	164,75	8,859	425,45	381,22
III. TRANSPORT OPERATORS	1,615	3,06	2,09	9,003	302,43	199,87	40,065	842,65	645,39
IV. PROFESSIONAL AND OTHER SERVICES	21,036	18,91	16,03	27,178	633,72	513,94	2,02,563	2414,65	1942,26
V. PERSONAL LOANS	47,134	59,62	55,59	2,05,204	947,98	843,42	15,43,601	6337,79	5680,64
1. Loans for Purchase of Consumer Durables	14,672	16,63	14,88	24,257	66,51	60,94	1,59,155	377,74	308,94
2. Loans for Housing	2,636	8,27	6,88	19,527	279,00	246,71	2,17,586	2176,25	2008,26
3. Rest of the Personal Loans	29,826	34,72	33,84	1,61,420	602,47	535,78	11,66,860	3783,81	3363,45
VI. TRADE	39,392	29,60	26,44	55,669	1664,79	1365,28	3,85,070	6988,85	6196,84
1. Wholesale Trade	1,764	2,13	1,61	12,201	903,46	720,48	38,874	4678,10	4242,05
2. Retail Trade	37,628	27,47	24,83	43,468	761,33	644,80	3,46,196	2310,75	1954,79
VII. FINANCE	-	-	-	2,531	898,73	793,37	8,166	2936,40	2344,52
VIII. ALL OTHERS	40,894	35,54	31,07	72,735	901,11	837,09	4,73,576	3933,75	3487,57
TOTAL BANK CREDIT	2,96,603	281,07	250,87	6,88,137	12000,34	10076,28	55,75,602	57614,72	48251,91
OF WHICH: 1. Artisans & Village Industries	6,138	4,02	3,66	17,032	30,74	28,86	1,21,501	192,54	182,66
2. Other Small Scale Industries	3,632	3,74	2,72	29,785	1546,97	1258,24	2,34,886	6344,47	5229,29