

State : Tamil Nadu

Table No. 5.7 – State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March 2000

SOUTHERN REGION			(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
I. AGRICULTURE	14,62,376	2177,96	1995,42	7,78,226	1544,10	1403,80
1. Direct Finance	14,41,845	2076,52	1915,79	7,70,482	1434,16	1309,91
2. Indirect Finance	20,531	101,44	79,63	7,744	109,94	93,89
II. INDUSTRY	91,166	1512,93	1372,82	1,22,967	4085,00	3326,08
1. Mining & Quarrying	72	120,56	75,85	107	16,63	12,23
2. Food Manufacturing & Processing	1,937	157,81	148,50	2,977	477,68	393,44
(a) Rice Mills, Flour & Dal Mills	844	32,37	28,79	1,065	70,57	63,03
(b) Sugar	15	67,18	69,98	40	207,21	168,87
(c) Edible Oils & Vanaspati	359	6,43	4,72	419	36,65	30,13
(d) Tea Processing	48	10,47	10,84	246	65,74	57,19
(e) Processing of Fruits & Vegetables	5	53	39	35	11,01	8,13
(f) Others	666	40,83	33,78	1,172	86,51	66,10
3. Beverage & Tobacco	52	6,91	6,37	73	19,05	17,93
4. Textiles	3,530	382,36	295,37	8,442	1588,22	1262,88
(a) Cotton Textiles	1,477	271,59	197,14	4,102	998,44	810,23
(b) Jute Textiles	3	9	9	50	2,87	2,21
(c) Handloom Textiles & Khadi	223	8,50	7,25	942	67,92	57,63
(d) Other Textiles	1,827	102,18	90,90	3,348	519,00	392,80
5. Paper, Paper Products & Printing	472	47,78	49,14	2,314	241,50	202,75
6. Leather & Leather Products	117	25,53	25,10	1,045	282,42	241,07
7. Rubber & Rubber Products	138	10,42	7,80	280	18,87	17,13
8. Chemicals & Chemical Products	655	246,38	320,13	3,363	466,33	365,72
(a) Heavy Industrial Chemicals	28	8,28	5,39	50	10,14	8,59
(b) Fertilisers	11	18,38	18,17	28	95,44	94,34
(c) Drugs & Pharmaceuticals	70	5,50	4,98	184	18,30	16,66
(d) Non-Edible Oils	8	2,13	1,55	37	4,47	3,46
(e) Other Chemicals & Chemical Products	538	212,09	290,03	3,064	337,97	242,68
9. Petroleum, Coal Products & Nuclear Fuels	13	14,13	5,74	48	7,80	7,24
10. Manufacture of Cement & Cement Products	124	15,12	11,63	156	6,02	4,55
11. Basic Metals & Metal Products	511	114,38	96,48	1,139	129,70	102,36
(a) Iron & Steel	87	86,58	73,22	160	56,12	40,28
(b) Non-Ferrous Metals	6	1,18	88	45	19,85	18,65
(c) Other Metal Products	418	26,62	22,38	934	53,72	43,42
12. Engineering	721	60,04	41,21	2,176	211,15	160,90
(a) Heavy Engineering	79	24,02	13,11	179	32,37	23,10
(b) Light Engineering	376	13,76	12,22	1,337	83,01	64,50
(c) Electrical Machinery & Goods	228	14,58	12,91	574	87,58	65,67
(d) Electronic Machinery & Goods	38	7,68	2,98	86	8,19	7,62
13. Vehicles, Vehicle Parts & Transport Equipments	302	100,53	97,48	880	208,43	174,68
14. Other Industries	81,646	186,16	169,58	98,870	371,34	331,30
15. Electricity, Gas & Water	49	7,47	5,87	46	8,40	5,97
(a) Electricity Generation & Transmission	22	4,87	4,35	31	6,70	4,54
(b) Non-Conventional Energy	1	3	5	1	48	48
(c) Gas, Steam & Water Supply	26	2,57	1,47	14	1,22	94
16. Construction	827	17,34	16,56	1,051	31,46	25,96
III. TRANSPORT OPERATORS	10,505	118,87	87,54	13,015	181,46	136,16
IV. PROFESSIONAL AND OTHER SERVICES	65,201	143,79	127,67	56,018	283,57	234,90
V. PERSONAL LOANS	3,35,906	717,27	649,32	4,14,841	1238,54	1103,92
1. Loans for Purchase of Consumer Durables	30,305	50,75	41,27	48,311	90,87	74,35
2. Loans for Housing	36,503	202,15	186,57	52,028	384,56	344,96
3. Rest of the Personal Loans	2,69,098	464,37	421,48	3,14,502	763,11	684,61
VI. TRADE	1,43,093	329,80	289,30	1,27,145	758,48	633,02
1. Wholesale Trade	5,909	111,59	99,95	9,450	230,94	195,28
2. Retail Trade	1,37,184	218,22	189,35	1,17,695	527,54	437,74
VII. FINANCE	1,551	31,99	27,68	1,759	64,32	43,23
VIII. ALL OTHERS	1,19,164	349,95	333,45	1,09,463	627,08	576,70

TOTAL BANK CREDIT	22,28,962	5382,57	4883,20	16,23,434	8782,55	7457,81
OF WHICH: 1. Artisans & Village Industries	41,055	52,22	49,02	37,417	61,53	58,59
2. Other Small Scale Industries	35,957	349,07	309,31	61,637	1524,99	1201,30

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	1,55,069	491,18	455,16	11,750	505,38	470,67
1. Direct Finance	1,51,960	388,54	357,03	10,811	192,09	199,51
2. Indirect Finance	3,109	102,64	98,14	939	313,29	271,16
II. INDUSTRY	1,61,289	8511,85	6818,66	1,39,718	15332,24	12112,07
1. Mining & Quarrying	198	47,31	31,57	365	254,72	211,99
2. Food Manufacturing & Processing	2,355	677,53	606,63	1,143	1005,26	883,98
(a) Rice Mills, Flour & Dal Mills	915	71,95	62,86	271	50,19	59,59
(b) Sugar	71	377,32	339,72	67	425,83	353,97
(c) Edible Oils & Vanaspati	368	55,99	48,37	78	88,73	73,89
(d) Tea Processing	27	14,77	12,39	22	54,18	38,98
(e) Processing of Fruits & Vegetables	19	7,63	7,57	30	166,85	163,25
(f) Others	955	149,87	135,72	675	219,48	194,29
3. Beverage & Tobacco	99	37,35	30,39	105	195,00	172,63
4. Textiles	31,108	4812,04	3665,99	2,866	1219,71	1057,88
(a) Cotton Textiles	14,833	3240,67	2400,16	662	366,46	327,61
(b) Jute Textiles	19	1,38	1,49	10	4,69	4,03
(c) Handloom Textiles & Khadi	429	32,26	31,00	83	26,06	24,70
(d) Other Textiles	15,827	1537,72	1233,35	2,111	822,50	701,54
5. Paper, Paper Products & Printing	2,285	269,42	255,20	3,187	463,57	296,70
6. Leather & Leather Products	1,823	67,63	60,12	2,919	1025,48	837,09
7. Rubber & Rubber Products	612	76,73	62,43	514	292,80	212,66
8. Chemicals & Chemical Products	3,045	271,35	224,20	4,117	2119,82	1767,00
(a) Heavy Industrial Chemicals	96	47,58	34,01	228	167,37	148,63
(b) Fertilisers	34	50,38	50,65	143	781,14	749,32
(c) Drugs & Pharmaceuticals	415	19,50	17,71	766	444,67	320,27
(d) Non-Edible Oils	27	4,58	3,64	13	11,08	10,52
(e) Other Chemicals & Chemical Products	2,473	149,30	118,19	2,967	715,57	538,26
9. Petroleum, Coal Products & Nuclear Fuels	99	33,50	30,72	190	648,42	534,79
10. Manufacture of Cement & Cement Products	241	103,00	102,77	302	684,25	532,84
11. Basic Metals & Metal Products	4,076	702,10	589,41	3,155	812,87	723,06
(a) Iron & Steel	647	506,34	433,29	648	432,36	398,35
(b) Non-Ferrous Metals	58	19,33	12,59	136	61,78	44,39
(c) Other Metal Products	3,371	176,43	143,53	2,371	318,74	280,32
12. Engineering	4,562	541,11	419,64	7,513	2035,85	1648,63
(a) Heavy Engineering	528	213,37	165,21	406	469,30	313,81
(b) Light Engineering	2,591	173,48	132,32	2,591	470,31	382,66
(c) Electrical Machinery & Goods	1,170	89,91	69,76	3,852	599,32	480,92
(d) Electronic Machinery & Goods	273	64,35	52,35	664	496,93	471,24
13. Vehicles, Vehicle Parts & Transport Equipments	999	163,83	123,94	1,362	2348,96	1574,66
14. Other Industries	1,06,977	591,60	506,34	1,07,671	1501,33	1170,85
15. Electricity, Gas & Water	55	40,13	39,18	83	424,74	218,73
(a) Electricity Generation & Transmission	25	33,49	32,98	47	355,31	169,50
(b) Non-Conventional Energy	10	4,91	4,92	19	60,93	40,48
(c) Gas, Steam & Water Supply	20	1,74	1,28	17	8,50	8,75
16. Construction	2,755	77,21	70,13	4,226	299,45	268,58
III. TRANSPORT OPERATORS	9,535	166,07	135,57	7,010	376,25	286,12
IV. PROFESSIONAL AND OTHER SERVICES	34,516	463,15	378,52	46,828	1524,13	1201,17
V. PERSONAL LOANS	3,91,081	1609,60	1422,58	4,01,773	2772,38	2504,82
1. Loans for Purchase of Consumer Durables	46,656	118,69	96,39	33,883	117,43	96,93
2. Loans for Housing	66,987	563,21	510,92	62,068	1026,33	965,81
3. Rest of the Personal Loans	2,77,438	927,70	815,27	3,05,822	1628,62	1442,08
VI. TRADE	76,746	1477,92	1259,62	38,086	4422,65	4014,90
1. Wholesale Trade	13,252	625,65	524,62	10,263	3709,93	3422,20
2. Retail Trade	63,494	852,27	735,00	27,823	712,72	592,70
VII. FINANCE	2,035	181,40	156,50	2,821	2658,70	2117,12
VIII. ALL OTHERS	1,00,721	732,99	664,39	1,44,228	2223,72	1913,03
TOTAL BANK CREDIT	9,30,992	13634,16	11291,00	7,92,214	29815,45	24619,90
OF WHICH: 1. Artisans & Village Industries	29,208	54,76	51,75	13,821	24,03	23,29
2. Other Small Scale Industries	76,998	2429,70	1947,14	60,294	2040,71	1771,54