

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1998 (Part 30 of 32)**

SOUTHERN REGION		STATE :TAMIL NADU						(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		5,77,182	1079,89	994,87	19,37,228	3138,95	2884,93	118	4,03	1,69
1. Direct Finance		5,70,278	999,00	924,28	19,17,529	2745,28	2559,09	116	3,26	93
2. Indirect Finance		6,904	80,89	70,59	19,699	393,67	325,84	2	77	76
II. INDUSTRY		70,612	5836,88	5003,97	1,88,573	9449,86	7409,54	1,047	1868,58	1434,07
1. Mining & Quarrying		517	125,38	126,22	680	211,99	186,31	2	9	1
2. Food Manufacturing & Processing		2,312	366,52	282,51	3,817	611,24	491,59	20	62,36	33,91
(a) Rice Mills, Flour & Dal Mills		324	19,25	15,72	960	49,96	37,43	1	18	18
(b) Sugar		82	177,71	126,37	104	324,83	249,69	2	5,33	4,00
(c) Edible Oils & Vanaspati		340	51,89	39,55	383	33,59	21,70	-	-	-
(d) Tea Processing		97	20,39	17,34	233	33,82	27,21	3	9,36	2,38
(e) Processing of Fruits & Vegetables		41	6,78	5,60	75	8,07	3,81	2	1,63	10
(f) Others		1,428	90,50	77,93	2,062	160,98	151,75	12	45,87	27,25
3. Beverage & Tobacco		89	42,34	26,67	337	118,71	96,41	11	20,39	18,00
4. Textiles		6,802	1085,19	997,46	14,170	3176,31	2365,04	149	184,87	133,35
(a) Cotton Textiles		2,570	438,15	403,22	5,808	2016,42	1390,98	103	134,44	97,51
(b) Jute Textiles		18	39	35	57	5,25	5,89	1	4	4
(c) Handloom Textiles & Khadi		333	23,64	19,67	1,062	63,77	52,34	-	-	-
(d) Other Textiles		3,881	623,01	574,21	7,243	1090,88	915,84	45	50,39	35,81
5. Paper, Paper Products & Printing		1,500	179,26	150,53	3,621	414,24	322,84	20	28,75	14,91
6. Leather & Leather Products		725	467,95	405,02	1,944	462,16	386,25	20	29,93	28,23
7. Rubber & Rubber Products		267	257,60	244,13	559	174,19	144,19	8	77,62	15,54
8. Chemicals & Chemical Products		1,964	1208,74	1048,10	4,574	751,14	621,03	106	257,11	182,37
(a) Heavy Industrial Chemicals		164	197,06	168,19	337	79,41	60,21	28	47,88	24,70
(b) Fertilisers		80	438,58	366,02	112	193,45	166,94	5	7,97	6,79
(c) Drugs & Pharmaceuticals		196	90,28	78,79	614	179,40	142,95	17	15,29	13,83
(d) Non-Edible Oils		31	1,97	1,67	77	17,49	14,81	-	-	-
(e) Other Chemicals & Chemical Products		1,493	480,85	433,43	3,434	281,39	236,12	56	185,98	137,05
9. Petroleum, Coal Products & Nuclear Fuels		89	180,09	128,75	252	159,86	123,91	16	30,69	27,84
10. Manufacture of Cement & Cement Products		130	166,92	128,11	274	72,65	55,50	24	164,48	159,01
11. Basic Metals & Metal Products		1,656	296,00	270,02	4,324	543,60	458,38	70	30,44	24,79
(a) Iron & Steel		471	127,19	119,80	1,212	360,76	316,84	21	17,75	13,88
(b) Non-Ferrous Metals		67	28,88	26,11	174	22,33	18,80	7	5,26	3,48
(c) Other Metal Products		1,118	139,93	124,11	2,938	160,51	122,74	42	7,44	7,43
12. Engineering		1,976	402,55	375,45	6,518	1088,08	853,54	127	303,71	255,98
(a) Heavy Engineering		394	156,49	148,38	965	287,28	215,63	40	135,78	99,17
(b) Light Engineering		902	105,09	97,21	2,985	298,41	259,02	38	37,86	32,25
(c) Electrical Machinery & Goods		380	47,55	38,92	1,419	371,89	252,62	32	60,22	54,00
(d) Electronic Machinery & Goods		300	93,43	90,94	1,149	130,50	126,27	17	69,85	70,56
13. Vehicles, Vehicle Parts & Transport Equipments		379	693,44	497,04	1,562	573,07	371,73	134	369,79	283,92
14. Other Industries		51,454	288,15	256,44	1,44,537	833,52	730,05	326	298,32	247,57
15. Electricity, Gas & Water		57	52,10	44,39	298	99,60	58,86	4	1,82	68
(a) Electricity Generation & Transmission		39	37,06	30,55	157	57,73	29,37	3	1,63	49
(b) Non-Conventional Energy		5	13,53	11,74	27	34,63	23,60	1	19	19
(c) Gas, Steam & Water Supply		13	1,51	2,10	114	7,24	5,89	-	-	-
16. Construction		695	24,64	23,12	1,106	159,48	143,89	10	8,20	7,96
III. TRANSPORT OPERATORS		11,662	91,34	69,25	24,935	239,26	202,22	17	10,82	3,21
IV. PROFESSIONAL AND OTHER SERVICES		10,830	122,62	104,41	1,45,846	1328,91	1264,13	316	55,01	45,81
V. PERSONAL LOANS		2,89,668	894,10	811,09	5,65,093	1796,41	1653,27	2,42,877	1836,36	1494,63

1. Loans for Purchase of Consumer Durables	39,347	72,50	62,87	54,173	92,82	77,40	3,728	4,97	6,14
2. Loans for Housing	20,725	249,85	220,93	56,330	522,57	484,43	124	13,29	13,00
3. Rest of the Personal Loans	2,29,596	571,76	527,29	4,54,590	1181,02	1091,44	2,39,025	1818,10	1475,50
VI. TRADE	93,316	1024,93	885,44	2,51,046	2607,50	2389,85	155	138,67	126,98
1. Wholesale Trade	7,797	509,07	421,17	15,710	1253,75	1098,93	95	121,30	110,10
2. Retail Trade	85,519	515,86	464,27	2,35,336	1353,75	1290,91	60	17,37	16,88
VII FINANCE	299	669,11	524,10	1,683	895,80	780,96	107	406,86	248,09
VII ALL OTHERS	50,095	291,26	259,25	4,51,362	996,18	908,61	286	102,84	92,34
I.									
TOTAL BANK CREDIT	11,03,664	10010,14	8652,38	35,65,766	20452,88	17493,51	2,44,923	4423,18	3446,83
OF WHICH: 1. Artisans & Village Industries	14,392	47,34	45,19	21,099	51,05	45,59	2	5	5
2. Other Small Scale Industries	44,403	969,38	886,72	86,751	2350,71	2061,24	136	67,72	60,62

SOUTHERN REGION		STATE :TAMIL NADU						(Amount in Rupees Lakh)		
		REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
OCCUPATION		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	1,27,809	102,14	97,38	2,27,078	435,05	402,83	28,69,415	4760,05	4381,70
	1. Direct Finance	1,17,907	94,06	90,62	2,23,634	371,97	345,42	28,29,464	4213,57	3920,35
	2. Indirect Finance	9,902	8,08	6,77	3,444	63,08	57,41	39,951	546,48	461,36
II.	INDUSTRY	8,761	6,50	5,80	30,629	4708,18	3793,64	2,99,622	21869,99	17647,01
	1. Mining & Quarrying	3	3	3	216	74,17	54,35	1,418	411,66	366,91
	2. Food Manufacturing & Processing	78	16	11	1,868	291,94	218,32	8,095	1332,22	1026,44
	(a) Rice Mills, Flour & Dal Mills	10	10	6	695	52,39	38,36	1,990	121,88	91,76
	(b) Sugar	-	-	-	38	63,71	36,34	226	571,59	416,40
	(c) Edible Oils & Vanaspati	1	-	-	333	54,90	43,19	1,057	140,38	104,44
	(d) Tea Processing	-	-	-	31	4,87	4,28	364	68,44	51,21
	(e) Processing of Fruits & Vegetables	-	-	-	8	3,13	2,06	126	19,60	11,58
	(f) Others	67	5	5	763	112,94	94,08	4,332	410,34	351,05
	3. Beverage & Tobacco	1	1	1	235	73,26	67,58	673	254,71	208,66
	4. Textiles	21	21	14	9,441	2061,13	1636,90	30,583	6507,71	5132,90
	(a) Cotton Textiles	2	7	5	4,838	1318,80	1098,68	13,321	3907,87	2990,44
	(b) Jute Textiles	-	-	-	15	85	85	91	6,53	7,14
	(c) Handloom Textiles & Khadi	2	1	1	291	27,52	20,88	1,688	114,93	92,89
	(d) Other Textiles	17	14	8	4,297	713,96	516,48	15,483	2478,38	2042,43
	5. Paper, Paper Products & Printing	5	5	3	1,396	195,39	172,17	6,542	817,69	660,48
	6. Leather & Leather Products	-	-	-	548	164,01	142,92	3,237	1124,05	962,41
	7. Rubber & Rubber Products	3	3	3	186	51,82	43,87	1,023	561,27	447,76
	8. Chemicals & Chemical Products	16	15	14	1,630	247,80	192,80	8,290	2464,95	2044,44
	(a) Heavy Industrial Chemicals	-	-	-	101	58,62	57,79	630	382,97	310,89
	(b) Fertilisers	-	-	-	34	30,09	20,39	231	670,09	560,14
	(c) Drugs & Pharmaceuticals	3	2	2	256	34,63	28,94	1,086	319,62	264,55
	(d) Non-Edible Oils	1	1	-	38	4,76	4,06	147	24,22	20,54
	(e) Other Chemicals & Chemical Products	12	13	11	1,201	119,70	81,61	6,196	1068,05	888,32
	9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	96	59,21	39,75	453	429,86	320,26
	10. Manufacture of Cement & Cement Products	3	2	2	129	58,88	55,88	560	462,95	398,52
	11. Basic Metals & Metal Products	2	2	1	1,383	269,99	239,90	7,435	1140,05	993,11
	(a) Iron & Steel	-	-	-	721	192,13	172,62	2,425	697,83	623,14
	(b) Non-Ferrous Metals	-	-	-	89	11,27	9,63	337	67,73	58,01
	(c) Other Metal Products	2	2	1	573	66,59	57,65	4,673	374,49	311,96
	12. Engineering	5	10	8	1,986	401,44	298,18	10,612	2195,88	1783,23
	(a) Heavy Engineering	2	3	2	397	94,71	70,24	1,798	674,29	533,44
	(b) Light Engineering	-	-	-	685	123,11	98,52	4,610	564,48	487,00
	(c) Electrical Machinery & Goods	-	-	-	531	92,14	76,20	2,362	571,80	421,74
	(d) Electronic Machinery & Goods	3	7	6	373	91,47	53,22	1,842	385,32	341,05
	13. Vehicles, Vehicle Parts & Transport Equipments	6	10	10	574	92,39	76,16	2,655	1728,79	1228,95
	14. Other Industries	8,598	5,32	4,84	10,232	439,03	371,27	2,15,147	1864,33	1610,16
	15. Electricity, Gas & Water	-	-	-	82	53,55	46,22	441	207,07	150,15
	(a) Electricity Generation & Transmission	-	-	-	31	15,20	12,41	230	111,62	72,83
	(b) Non-Conventional Energy	-	-	-	19	33,82	29,53	52	82,17	65,06

(c) Gas, Steam & Water Supply	-	-	-	32	4,52	4,28	159	13,27	12,26
16. Construction	20	30	27	627	174,16	137,39	2,458	366,79	312,64
III. TRANSPORT OPERATORS	705	2,07	1,58	10,900	237,13	187,57	48,219	580,62	463,83
IV. PROFESSIONAL AND OTHER SERVICES	16,685	12,06	11,25	19,362	351,17	282,50	1,93,039	1869,78	1708,11
V. PERSONAL LOANS	34,662	34,64	33,04	1,77,245	636,66	568,02	13,09,545	5198,18	4560,05
1. Loans for Purchase of Consumer Durables	8,556	6,74	6,70	27,848	35,89	29,40	1,33,652	212,93	182,51
2. Loans for Housing	1,788	5,80	4,94	15,103	185,68	158,98	94,070	977,19	882,27
3. Rest of the Personal Loans	24,318	22,10	21,40	1,34,294	415,09	379,64	10,81,823	4008,06	3495,26
VI. TRADE	32,042	23,63	21,58	44,826	1096,37	869,41	4,21,385	4891,10	4293,26
1. Wholesale Trade	1,001	89	81	7,711	574,37	429,62	32,314	2459,38	2060,63
2. Retail Trade	31,041	22,74	20,77	37,115	522,00	439,79	3,89,071	2431,72	2232,62
VII FINANCE	-	-	-	1,774	808,47	728,04	3,863	2780,25	2281,20
VII ALL OTHERS	49,450	35,06	34,46	1,14,625	481,31	406,25	6,65,818	1906,65	1700,92
I.									
TOTAL BANK CREDIT	2,70,114	216,09	205,10	6,26,439	8754,33	7238,25	58,10,906	43856,61	37036,07
OF WHICH: 1. Artisans & Village Industries	5,845	3,44	3,09	2,943	8,30	7,45	44,281	110,18	101,37
2. Other Small Scale Industries	2,528	2,00	1,80	15,293	1252,69	985,09	1,49,111	4642,50	3995,47