

Table No. 5.7 - State and Population 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	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	17,02,381	2143,70	1989,36	9,13,739	1497,51	1386,97
1. Direct Finance	16,80,130	2031,26	1901,11	9,07,122	1390,88	1297,30
2. Indirect Finance	22,251	112,44	88,26	6,617	106,63	89,67
II. INDUSTRY	75,351	1412,59	1168,16	96,610	2591,37	2270,00
1. Mining & Quarrying	339	85,39	84,28	214	17,33	14,98
2. Food Manufacturing & Processing	1,833	121,59	102,26	2,926	217,42	167,78
(a) Rice Mills, Flour & Dal Mills	644	25,30	19,03	681	27,78	21,83
(b) Sugar	24	38,06	35,68	77	87,23	59,89
(c) Edible Oils & Vanaspati	280	15,57	12,74	305	25,38	20,62
(d) Tea Processing	39	6,14	5,79	277	33,10	29,39
(e) Processing of Fruits & Vegetables	14	73	72	28	2,76	2,10
(f) Others	832	35,79	28,31	1,558	41,18	33,94
3. Beverage & Tobacco	196	8,58	4,65	171	22,06	21,98
4. Textiles	3,995	373,23	284,57	7,541	1152,44	982,91
(a) Cotton Textiles	2,234	250,66	192,63	4,108	701,73	609,42
(b) Jute Textiles	8	36	34	18	99	95
(c) Handloom Textiles & Khadi	357	18,23	14,83	379	33,31	27,40
(d) Other Textiles	1,396	103,98	76,78	3,036	416,41	345,15
5. Paper, Paper Products & Printing	659	40,18	39,00	2,366	187,35	158,00
6. Leather & Leather Products	250	57,72	53,85	589	63,74	66,28
7. Rubber & Rubber Products	114	84,04	74,58	247	16,87	10,74
8. Chemicals & Chemical Products	896	138,63	104,52	2,570	450,61	431,96
(a) Heavy Industrial Chemicals	38	15,58	16,08	119	38,87	29,84
(b) Fertilisers	21	26,01	24,75	28	28,72	24,92
(c) Drugs & Pharmaceuticals	125	5,54	4,79	178	10,34	11,00
(d) Non-Edible Oils	28	1,37	87	68	5,42	4,27
(e) Other Chemicals & Chemical Products	684	90,12	58,03	2,177	367,26	361,93
9. Petroleum, Coal Products & Nuclear Fuels	45	66,47	59,75	47	2,37	2,26
10. Manufacture of Cement & Cement Products	123	32,76	18,83	166	7,85	6,46
11. Basic Metals & Metal Products	837	90,79	76,23	1,533	105,35	95,48
(a) Iron & Steel	217	54,90	49,03	279	48,49	42,58
(b) Non-Ferrous Metals	12	2,07	2,03	50	10,69	10,97
(c) Other Metal Products	608	33,82	25,17	1,204	46,17	41,93
12. Engineering	990	57,94	54,05	1,679	86,20	68,38
(a) Heavy Engineering	133	6,17	5,78	307	14,85	10,37
(b) Light Engineering	482	21,87	19,72	718	29,12	23,68
(c) Electrical Machinery & Goods	221	18,94	17,54	357	27,30	22,52
(d) Electronic Machinery & Goods	154	10,97	11,02	297	14,93	11,81
13. Vehicles, Vehicle Parts & Transport Equipments	317	46,65	28,63	584	31,64	28,85
14. Other Industries	64,489	184,77	160,63	75,329	200,04	187,06
15. Electricity, Gas & Water	62	14,73	11,84	73	10,64	9,81
(a) Electricity Generation & Transmission	22	5,83	3,90	53	8,76	8,26
(b) Non-Conventional Energy	12	6,20	5,94	1	15	15
(c) Gas, Steam & Water Supply	28	2,70	2,00	19	1,73	1,40
16. Construction	206	9,13	10,49	575	19,45	17,07
III. TRANSPORT OPERATORS	16,716	99,38	77,28	16,728	182,44	137,26
IV. PROFESSIONAL AND OTHER SERVICES	73,505	165,60	134,20	52,522	203,44	179,81
V. PERSONAL LOANS	2,49,994	547,57	511,03	3,12,077	880,69	795,80
1. Loans for Purchase of Consumer Durables	23,324	28,70	25,61	35,620	59,42	49,30
2. Loans for Housing	19,768	136,62	123,07	27,133	221,87	197,74
3. Rest of the Personal Loans	2,06,902	382,25	362,35	2,49,324	599,40	548,76
VI. TRADE	1,63,707	319,42	284,23	1,49,426	669,25	583,55
1. Wholesale Trade	7,828	130,49	120,11	9,438	146,09	115,95
2. Retail Trade	1,55,879	188,93	164,12	1,39,988	523,17	467,60
VII. FINANCE	241	197,30	164,72	453	58,77	38,08
VIII. ALL OTHERS	2,70,862	285,52	263,75	2,08,532	400,28	364,35

TOTAL BANK CREDIT	25,52,757	5171,09	4592,74	17,50,087	6483,75	5755,82
OF WHICH: 1. Artisans & Village Industries	19,469	29,28	26,08	17,149	37,67	35,75
2. Other Small Scale Industries	33,445	343,96	296,69	49,764	1019,55	879,39

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	2,07,442	636,02	579,04	45,853	482,82	426,33
1. Direct Finance	1,97,974	544,07	503,56	44,238	247,35	218,38
2. Indirect Finance	9,468	91,94	75,48	1,615	235,47	207,95
II. INDUSTRY	87,834	6671,50	5236,39	39,827	11194,53	8972,47
1. Mining & Quarrying	377	46,86	38,37	488	262,09	229,28
2. Food Manufacturing & Processing	2,464	422,79	328,73	872	570,42	427,67
(a) Rice Mills, Flour & Dal Mills	516	37,14	27,87	149	31,66	23,02
(b) Sugar	69	212,54	154,97	56	233,76	165,87
(c) Edible Oils & Vanaspati	387	32,99	20,87	85	66,44	50,21
(d) Tea Processing	20	7,53	5,56	28	21,66	10,46
(e) Processing of Fruits & Vegetables	46	10,11	6,42	38	6,00	2,34
(f) Others	1,426	122,47	113,04	516	210,90	175,77
3. Beverage & Tobacco	161	39,75	32,48	145	184,33	149,55
4. Textiles	16,906	4127,36	3139,74	2,141	854,69	725,67
(a) Cotton Textiles	6,615	2693,47	1967,50	364	262,01	220,90
(b) Jute Textiles	40	1,84	1,48	25	3,34	4,37
(c) Handloom Textiles & Khadi	885	48,59	39,06	67	14,80	11,60
(d) Other Textiles	9,366	1383,45	1131,70	1,685	574,54	488,80
5. Paper, Paper Products & Printing	1,712	253,12	216,70	1,805	337,04	246,79
6. Leather & Leather Products	436	65,42	61,26	1,962	937,17	781,02
7. Rubber & Rubber Products	323	27,67	35,76	339	432,69	326,68
8. Chemicals & Chemical Products	2,205	255,31	212,79	2,619	1620,39	1295,18
(a) Heavy Industrial Chemicals	170	23,04	17,50	303	305,47	247,48
(b) Fertilisers	53	28,03	26,75	129	587,32	483,71
(c) Drugs & Pharmaceuticals	288	70,75	66,68	495	232,99	182,08
(d) Non-Edible Oils	32	2,00	1,69	19	15,42	13,71
(e) Other Chemicals & Chemical Products	1,662	131,49	100,17	1,673	479,18	368,19
9. Petroleum, Coal Products & Nuclear Fuels	134	41,64	25,58	227	319,38	232,67
10. Manufacture of Cement & Cement Products	149	41,18	36,30	122	381,16	336,92
11. Basic Metals & Metal Products	2,693	336,49	300,87	2,372	607,42	520,52
(a) Iron & Steel	1,143	251,22	229,48	786	343,22	302,05
(b) Non-Ferrous Metals	111	11,72	7,75	164	43,26	37,26
(c) Other Metal Products	1,439	73,55	63,64	1,422	220,94	181,21
12. Engineering	3,930	509,24	390,89	4,013	1542,50	1269,91
(a) Heavy Engineering	853	223,26	168,72	505	430,02	348,57
(b) Light Engineering	1,648	140,70	117,17	1,762	372,79	326,43
(c) Electrical Machinery & Goods	904	124,49	86,81	880	401,07	294,88
(d) Electronic Machinery & Goods	525	20,80	18,20	866	338,62	300,03
13. Vehicles, Vehicle Parts & Transport Equipments	683	99,14	71,10	1,071	1551,36	1100,36
14. Other Industries	54,594	322,50	272,93	20,735	1157,03	989,54
15. Electricity, Gas & Water	168	29,19	25,19	138	152,51	103,31
(a) Electricity Generation & Transmission	61	7,88	5,49	94	89,16	55,18
(b) Non-Conventional Energy	19	16,08	14,61	20	59,74	44,36
(c) Gas, Steam & Water Supply	88	5,23	5,09	24	3,61	3,78
16. Construction	899	53,86	47,69	778	284,35	237,39
III. TRANSPORT OPERATORS	10,677	140,60	113,78	4,098	158,20	135,51
IV. PROFESSIONAL AND OTHER SERVICES	38,282	380,03	319,79	28,730	1120,70	1074,31
V. PERSONAL LOANS	2,96,840	975,22	869,63	4,50,634	2794,71	2383,58
1. Loans for Purchase of Consumer Durables	44,020	72,14	62,60	30,688	52,66	45,01
2. Loans for Housing	25,206	269,20	241,59	21,963	349,50	319,87
3. Rest of the Personal Loans	2,27,614	633,88	565,44	3,97,983	2392,54	2018,70
VI. TRADE	74,518	998,39	824,78	33,734	2904,03	2600,70
1. Wholesale Trade	8,994	438,53	344,28	6,054	1744,27	1480,29
2. Retail Trade	65,524	559,87	480,50	27,680	1159,76	1120,41
VII. FINANCE	985	142,74	111,54	2,184	2381,43	1966,86
VIII. ALL OTHERS	1,23,563	475,68	414,63	62,861	745,16	658,18
TOTAL BANK CREDIT	8,40,141	10420,19	8469,57	6,67,921	21781,59	18217,95
OF WHICH: 1. Artisans & Village Industries	6,542	32,10	29,22	1,121	11,14	10,32
2. Other Small Scale Industries	43,681	1862,47	1555,21	22,221	1416,51	1264,18