

Table No. 5.7 - State and Population Group - Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March 1999 (Part 30 of 32)

SOUTHERN REGION
STATE : TAMIL NADU

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	14,41,962	2097,28	1921,13	7,77,325	1470,28	1344,00
1. Direct Finance	14,23,815	1982,41	1834,63	7,71,241	1380,01	1269,46
2. Indirect Finance	18,147	114,87	86,50	6,084	90,27	74,54
II. INDUSTRY	93,040	1610,61	1329,22	1,12,127	3550,30	3000,11
1. Mining & Quarrying	77	87,03	80,06	104	15,28	12,09
2. Food Manufacturing & Processing	1,344	150,75	138,58	2,240	327,86	249,81
(a) Rice Mills, Flour & Dal Mills	611	25,66	22,33	899	55,53	48,01
(b) Sugar	14	49,87	49,11	30	127,88	85,58
(c) Edible Oils & Vanaspati	230	14,41	13,19	359	30,44	24,68
(d) Tea Processing	65	12,80	11,90	223	56,70	47,59
(e) Processing of Fruits & Vegetables	7	93	99	17	5,70	2,56
(f) Others	417	47,08	41,05	712	51,60	41,38
3. Beverage & Tobacco	40	3,33	2,67	71	18,83	17,04
4. Textiles	3,283	421,98	327,32	7,710	1398,53	1114,29
(a) Cotton Textiles	1,650	309,24	234,75	3,900	893,45	749,64
(b) Jute Textiles	2	13	9	33	2,51	2,13
(c) Handloom Textiles & Khadi	298	14,99	14,53	615	46,81	37,60
(d) Other Textiles	1,333	97,62	77,96	3,162	455,76	324,91
5. Paper, Paper Products & Printing	433	58,22	48,61	2,073	227,03	191,34
6. Leather & Leather Products	133	55,18	51,73	777	126,33	118,04
7. Rubber & Rubber Products	97	92,03	73,82	172	17,80	12,86
8. Chemicals & Chemical Products	636	160,15	110,30	2,587	608,56	594,42
(a) Heavy Industrial Chemicals	35	18,36	9,82	51	20,67	12,35
(b) Fertilisers	18	38,73	26,52	34	85,79	90,96
(c) Drugs & Pharmaceuticals	90	37,38	21,94	177	10,97	10,83
(d) Non-Edible Oils	9	2,00	1,34	30	4,55	4,32
(e) Other Chemicals & Chemical Products	484	63,69	50,68	2,295	486,59	475,97
9. Petroleum, Coal Products & Nuclear Fuels	15	12,68	7,09	40	3,97	3,74
10. Manufacture of Cement & Cement Products	81	34,59	26,23	136	46,86	36,83
11. Basic Metals & Metal Products	544	94,72	78,95	1,081	171,14	137,73
(a) Iron & Steel	136	62,37	54,99	182	85,47	67,49
(b) Non-Ferrous Metals	7	1,42	1,35	24	12,24	10,86
(c) Other Metal Products	401	30,93	22,61	875	73,43	59,38
12. Engineering	921	128,25	112,73	1,342	164,88	137,89
(a) Heavy Engineering	76	24,14	22,43	121	23,21	16,84
(b) Light Engineering	576	56,33	49,36	718	77,03	65,87
(c) Electrical Machinery & Goods	210	24,83	21,79	421	53,97	45,74
(d) Electronic Machinery & Goods	59	22,95	19,16	82	10,67	9,44
13. Vehicles, Vehicle Parts & Transport Equipments	371	70,51	64,16	774	101,46	94,11
14. Other Industries	84,353	212,85	183,19	92,368	289,66	254,73
15. Electricity, Gas & Water	56	9,86	6,65	53	12,26	8,71
(a) Electricity Generation & Transmission	30	7,30	5,14	39	6,47	5,21
(b) Non-Conventional Energy	2	9	8	3	3,90	2,12
(c) Gas, Steam & Water Supply	24	2,47	1,43	11	1,89	1,37
16. Construction	656	18,47	17,14	599	19,85	16,49
III. TRANSPORT OPERATORS	8,564	107,59	88,75	9,915	153,33	116,21
IV. PROFESSIONAL AND OTHER SERVICES	59,222	148,47	121,08	45,209	218,27	187,62
V. PERSONAL LOANS	3,12,785	639,41	581,41	3,75,111	991,50	901,50
1. Loans for Purchase of Consumer Durables	22,935	35,26	29,19	38,180	66,71	55,15
2. Loans for Housing	16,787	159,88	148,49	26,203	274,65	253,63
3. Rest of the Personal Loans	2,73,063	444,27	403,72	3,10,728	650,14	592,73
VI. TRADE	1,29,978	342,19	314,27	1,24,104	638,47	527,44
1. Wholesale Trade	5,765	149,85	140,42	8,867	192,96	157,40
2. Retail Trade	1,24,213	192,34	173,85	1,15,237	445,51	370,04
VII. FINANCE	581	255,28	141,95	1,118	59,32	39,86
VIII. ALL OTHERS	2,24,822	343,80	313,44	1,76,026	500,62	453,16

TOTAL BANK CREDIT	22,70,954	5544,62	4811,25	16,20,935	7582,09	6569,90
<i>OF WHICH:</i> 1. Artisans & Village Industries	37,897	51,05	46,10	29,218	57,16	51,22
2. Other Small Scale Industries	40,427	437,66	372,56	65,759	1372,24	1062,22

SOUTHERN REGION
STATE : TAMIL NADU

(Amount in Rupees Lakh)

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	1,54,261	513,14	440,62	7,277	605,35	516,85
1. Direct Finance	1,50,529	360,15	321,43	5,860	293,06	234,09
2. Indirect Finance	3,732	153,00	119,19	1,417	312,28	282,75
II. INDUSTRY	89,894	7773,81	6446,37	88,737	13250,41	10364,44
1. Mining & Quarrying	215	47,48	34,20	368	275,70	243,83
2. Food Manufacturing & Processing	1,787	603,54	518,77	876	791,87	698,52
(a) Rice Mills, Flour & Dal Mills	541	46,26	35,87	176	48,87	45,87
(b) Sugar	58	343,97	286,03	57	231,23	201,65
(c) Edible Oils & Vanaspati	291	37,86	29,46	78	106,81	77,79
(d) Tea Processing	16	12,92	10,18	27	38,53	35,04
(e) Processing of Fruits & Vegetables	48	11,20	7,37	19	154,57	151,06
(f) Others	833	151,32	149,85	519	211,86	187,11
3. Beverage & Tobacco	94	37,04	30,38	103	226,32	194,47
4. Textiles	16,023	4484,49	3623,14	2,353	1077,48	911,82
(a) Cotton Textiles	5,757	2927,76	2386,84	338	273,51	247,08
(b) Jute Textiles	77	8,96	8,67	9	1,62	3,15
(c) Handloom Textiles & Khadi	544	49,79	34,46	36	26,09	20,28
(d) Other Textiles	9,645	1497,97	1193,17	1,970	776,26	641,31
5. Paper, Paper Products & Printing	1,581	296,19	278,37	1,817	340,17	247,96
6. Leather & Leather Products	397	53,12	47,15	2,010	1104,95	925,62
7. Rubber & Rubber Products	380	81,48	63,54	334	321,96	241,81
8. Chemicals & Chemical Products	2,256	240,76	202,93	2,583	1761,90	1398,57
(a) Heavy Industrial Chemicals	130	29,41	22,61	218	178,12	130,19
(b) Fertilisers	32	50,56	47,69	104	583,33	489,75
(c) Drugs & Pharmaceuticals	294	27,82	21,68	489	389,06	331,69
(d) Non-Edible Oils	20	4,20	3,84	15	9,59	8,05
(e) Other Chemicals & Chemical Products	1,780	128,77	107,10	1,757	601,80	438,88
9. Petroleum, Coal Products & Nuclear Fuels	135	43,96	40,50	215	413,21	302,22
10. Manufacture of Cement & Cement Products	168	66,92	63,29	149	605,83	465,62
11. Basic Metals & Metal Products	2,356	562,82	514,13	2,312	690,76	597,96
(a) Iron & Steel	673	392,70	367,99	660	364,97	316,93
(b) Non-Ferrous Metals	111	20,07	10,63	130	50,34	47,66
(c) Other Metal Products	1,572	150,05	135,51	1,522	275,46	233,36
12. Engineering	4,138	529,27	422,00	4,196	1578,46	1263,23
(a) Heavy Engineering	470	216,16	185,43	415	320,58	252,65
(b) Light Engineering	2,388	142,78	108,34	1,897	342,44	284,49
(c) Electrical Machinery & Goods	1,097	141,82	101,47	1,264	442,53	360,79
(d) Electronic Machinery & Goods	183	28,50	26,76	620	472,90	365,29
13. Vehicles, Vehicle Parts & Transport Equipments	888	186,12	146,79	1,258	2105,36	1416,39
14. Other Industries	58,645	447,95	378,70	66,147	1390,97	1064,75
15. Electricity, Gas & Water	102	26,10	22,68	110	277,45	124,42
(a) Electricity Generation & Transmission	40	6,20	3,65	86	250,62	97,68
(b) Non-Conventional Energy	21	12,81	12,40	6	17,65	19,27
(c) Gas, Steam & Water Supply	41	7,08	6,62	18	9,18	7,47
16. Construction	729	66,58	59,81	3,906	288,02	267,27
III. TRANSPORT OPERATORS	7,795	141,56	119,52	5,746	380,61	284,56
IV. PROFESSIONAL AND OTHER SERVICES	31,812	392,12	337,26	42,945	1311,93	1089,36
V. PERSONAL LOANS	3,51,079	1283,72	1154,65	5,19,945	2514,06	1984,49
1. Loans for Purchase of Consumer Durables	57,741	104,95	89,00	30,804	72,12	60,70
2. Loans for Housing	38,419	428,93	389,88	33,299	491,48	455,09
3. Rest of the Personal Loans	2,54,919	749,84	675,77	4,55,842	1950,45	1468,70
VI. TRADE	69,172	1156,71	939,10	30,169	3122,60	2780,00
1. Wholesale Trade	8,295	576,69	431,58	6,859	2495,48	2238,32
2. Retail Trade	60,877	580,01	507,52	23,310	627,12	541,69
VII. FINANCE	1,240	168,59	128,20	2,402	2325,47	1785,62
VIII. ALL OTHERS	1,48,834	702,59	577,88	1,68,611	1136,09	1060,53
TOTAL BANK CREDIT	8,54,087	12132,24	10143,59	8,65,832	24646,52	19865,86
<i>OF WHICH:</i> 1. Artisans & Village Industries	13,477	47,48	41,23	2,575	17,07	14,36
2. Other Small Scale Industries	51,393	2270,15	1823,56	47,906	1845,04	1557,67