

**Table No. 5.9 - District-Wise Classification of Outstanding Credit of
Scheduled Commercial Banks According to Occupation - March
1999 [Part 21 of 22]**

SOUTHERN REGION		STATE : TAMIL NADU				(Amount in Rupees Thousand)			
OCCUPATION		CHENNAI		COIMBATORE		CUDDALORE		DHARMAPURI	
		No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
		Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
		1	2	3	4	5	6	7	8
I. AGRICULTURE		7,277	516,84,63	1,14,135	313,47,07	1,04,125	158,82,55	1,32,246	175,64,75
1.	Direct Finance	5,860	234,09,20	1,12,775	277,85,18	1,02,692	146,48,73	1,31,454	164,88,91
2.	Indirect Finance	1,417	282,75,43	1,360	35,61,89	1,433	12,33,82	792	10,75,84
II. INDUSTRY		88,737	10364,44,4	49,722	4546,03,98	4,998	96,12,62	8,967	211,02,45
1.	Mining & Quarrying	368	243,83,19	24	6,35,60	6	77,73	36	21,31,46
2.	Manufacturing & Processing	84,353	9728,92,28	49,428	4510,80,01	4,939	94,00,81	8,904	188,06,88
3.	Electricity, Gas & Water	110	124,42,03	34	13,99,31	2	18,01	6	48,11
4.	Construction	3,906	267,26,94	236	14,89,06	51	1,16,07	21	1,16,00
III. TRANSPORT OPERATORS		5,746	284,56,23	1,836	34,07,36	1,066	7,37,64	619	17,36,50
IV. PROFESSIONAL AND OTHER SERVICES		42,945	1089,36,45	10,418	116,50,08	4,688	12,85,40	3,020	6,92,60
V. PERSONAL LOANS		5,19,945	1984,48,78	1,29,478	449,81,81	49,970	97,58,23	34,503	64,81,49
1.	Loans for Purchase of Consumer Durables	30,804	60,69,68	31,443	47,13,31	3,081	3,55,16	2,447	3,03,70
2.	Loans for Housing	33,299	455,09,20	10,738	128,25,06	3,076	25,79,01	1,456	15,53,31
3.	Rest of the Personal Loans	4,55,842	1468,69,90	87,297	274,43,44	43,813	68,24,06	30,600	46,24,48
VI. TRADE		30,169	2780,00,12	24,071	376,08,21	11,615	36,92,79	13,007	40,42,41
1.	Wholesale Trade	6,859	2238,31,53	2,713	180,43,31	351	11,68,75	444	13,73,21
2.	Retail Trade	23,310	541,68,59	21,358	195,64,90	11,264	25,24,04	12,563	26,69,20
VII. FINANCE		2,402	1785,62,27	474	90,49,86	47	83,29	74	2,34,20
VIII. ALL OTHERS		1,68,611	1060,53,18	58,301	254,07,21	14,037	32,36,27	17,252	37,26,44
TOTAL BANK CREDIT		8,65,832	19865,86,10	3,88,435	6180,55,58	1,90,546	442,88,79	2,09,688	555,80,84
<i>OF WHICH:</i> 1. Artisans & Village Industries		2,575	14,35,52	5,593	25,06,22	1,251	2,24,26	2,958	3,95,94
2. Other Small Scale Industries		47,906	1557,66,61	27,613	1502,18,12	3,560	13,95,32	4,761	46,43,09

		(Amount in Rupees Thousand)							
OCCUPATION		DINDIGAL		ERODE		KANCHEEPURAM		KANYAKUMARI	
		No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
		Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
		9	10	11	12	13	14	15	16
I. AGRICULTURE		92,339	142,57,27	1,63,550	302,57,18	75,277	99,76,31	66,683	101,91,71
1.	Direct Finance	91,493	133,63,16	1,62,126	287,39,18	74,390	96,47,02	66,440	100,55,75
2.	Indirect Finance	846	8,94,11	1,424	15,18,00	887	3,29,29	243	1,35,96
II. INDUSTRY		4,899	255,51,47	19,181	467,06,00	11,518	72,03,31	13,538	79,15,76
1.	Mining & Quarrying	3	12,70	33	3,47,25	48	1,83,97	3	12,05
2.	Manufacturing & Processing	4,794	253,56,71	19,000	451,20,13	11,399	68,98,29	13,503	78,03,76
3.	Electricity, Gas & Water	2	19,13	7	1,17,75	2	13,56	-	-
4.	Construction	100	1,62,93	141	11,20,87	69	1,07,49	32	99,95
III. TRANSPORT OPERATORS		1,332	9,34,75	1,458	17,50,32	706	6,48,62	755	8,96,53
IV. PROFESSIONAL AND OTHER SERVICES		3,792	10,10,18	6,237	33,81,66	7,319	17,30,65	6,567	24,83,65
V. PERSONAL LOANS		27,834	59,86,36	43,350	113,98,92	45,349	117,44,46	36,590	87,27,22
1.	Loans for Purchase of Consumer Durables	2,726	3,85,45	5,033	8,08,03	3,690	4,56,04	3,429	5,83,26
2.	Loans for Housing	1,832	14,70,70	3,208	30,75,95	5,119	49,38,35	2,448	20,04,25
3.	Rest of the Personal Loans	23,276	41,30,21	35,109	75,14,94	36,540	63,50,07	30,713	61,39,71
VI. TRADE		12,421	50,46,34	14,587	114,20,48	11,734	41,29,88	12,516	42,91,20
1.	Wholesale Trade	601	14,71,30	1,285	59,99,65	567	12,36,09	1,044	9,91,68
2.	Retail Trade	11,820	35,75,04	13,302	54,20,83	11,167	28,93,79	11,472	32,99,52
VII. FINANCE		150	1,02,59	38	2,66,24	107	1,20,05	32	89,21
VIII. ALL OTHERS		9,703	26,89,75	19,740	62,41,71	32,501	43,91,22	35,784	61,60,20
TOTAL BANK CREDIT		1,52,470	555,78,71	2,68,141	1114,22,51	1,84,511	399,44,50	1,72,465	407,55,48
<i>OF WHICH:</i> 1. Artisans & Village Industries		1,107	4,54,94	2,645	7,96,53	3,778	5,65,91	6,268	7,86,10
2. Other Small Scale Industries		3,092	45,86,76	13,284	174,94,42	6,108	30,80,19	5,617	18,61,19

		(Amount in Rupees Thousand)			
OCCUPATION		KARUR		MADURAI	
		No. of	Amount	No. of	Amount
		Accounts	Out-standing	Accounts	Out-standing
		17	18	19	20
I. AGRICULTURE		92,339	142,57,27	1,63,550	302,57,18
1.	Direct Finance	91,493	133,63,16	1,62,126	287,39,18
2.	Indirect Finance	846	8,94,11	1,424	15,18,00
II. INDUSTRY		4,899	255,51,47	19,181	467,06,00
1.	Mining & Quarrying	3	12,70	33	3,47,25
2.	Manufacturing & Processing	4,794	253,56,71	19,000	451,20,13
3.	Electricity, Gas & Water	2	19,13	7	1,17,75
4.	Construction	100	1,62,93	141	11,20,87
III. TRANSPORT OPERATORS		1,332	9,34,75	1,458	17,50,32
IV. PROFESSIONAL AND OTHER SERVICES		3,792	10,10,18	6,237	33,81,66
V. PERSONAL LOANS		27,834	59,86,36	43,350	113,98,92
1.	Loans for Purchase of Consumer Durables	2,726	3,85,45	5,033	8,08,03
2.	Loans for Housing	1,832	14,70,70	3,208	30,75,95
3.	Rest of the Personal Loans	23,276	41,30,21	35,109	75,14,94
VI. TRADE		12,421	50,46,34	14,587	114,20,48
1.	Wholesale Trade	601	14,71,30	1,285	59,99,65
2.	Retail Trade	11,820	35,75,04	13,302	54,20,83
VII. FINANCE		150	1,02,59	38	2,66,24
VIII. ALL OTHERS		9,703	26,89,75	19,740	62,41,71
TOTAL BANK CREDIT		1,52,470	555,78,71	2,68,141	1114,22,51
<i>OF WHICH:</i> 1. Artisans & Village Industries		1,107	4,54,94	2,645	7,96,53
2. Other Small Scale Industries		3,092	45,86,76	13,284	174,94,42

OCCUPATION		No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
		17	18	19	20	21	22	23	24
I.	AGRICULTURE	51,029	85,22,92	94,124	173,72,00	64,518	91,60,47	64,153	138,01,11
	1. Direct Finance	50,927	81,27,23	93,368	150,59,42	63,867	85,53,82	63,735	135,00,66
	2. Indirect Finance	102	3,95,69	756	23,12,58	651	6,06,65	418	3,00,45
II.	INDUSTRY	6,040	108,77,97	12,965	594,79,02	6,115	24,16,34	11,367	150,92,71
	1. Mining & Quarrying	1	2,64	24	3,80,57	-	-	20	2,46,29
	2. Manufacturing & Processing	6,035	108,57,32	12,665	570,31,66	6,020	21,75,61	11,320	146,88,63
	3. Electricity, Gas & Water	-	-	56	4,46,02	1	22,34	19	1,09,14
	4. Construction	4	18,01	220	16,20,77	94	2,18,39	8	48,65
III.	TRANSPORT OPERATORS	389	7,35,98	1,736	15,42,35	934	4,77,66	2,156	48,71,95
IV.	PROFESSIONAL AND OTHER SERVICES	2,313	5,80,31	6,040	49,17,12	3,569	7,08,08	2,772	13,40,01
V.	PERSONAL LOANS	14,190	35,10,64	60,237	184,98,13	34,667	67,66,35	18,809	52,69,57
	1. Loans for Purchase of Consumer Durables	1,980	3,40,47	5,848	8,42,10	2,415	3,26,39	1,273	2,68,38
	2. Loans for Housing	1,894	13,30,09	6,954	66,88,01	1,318	14,30,94	1,358	16,42,87
	3. Rest of the Personal Loans	10,316	18,40,08	47,435	109,68,02	30,934	50,09,02	16,178	33,58,32
VI.	TRADE	3,208	19,78,70	14,431	200,17,51	8,652	26,65,05	7,303	27,12,36
	1. Wholesale Trade	115	9,49,70	1,652	78,00,21	347	9,84,27	226	5,94,15
	2. Retail Trade	3,093	10,29,00	12,779	122,17,30	8,305	16,80,78	7,077	21,18,21
VII.	FINANCE	51	1,39,47	366	15,72,30	15	1,66,83	131	1,14,69
VIII.	ALL OTHERS	13,554	25,18,58	29,286	84,26,86	22,438	31,22,98	8,253	23,16,55
TOTAL BANK CREDIT		90,774	288,64,57	2,19,185	1318,25,29	1,40,908	254,83,76	1,14,944	455,18,95
<i>OF WHICH:</i> 1. Artisans & Village Industries		2,818	4,24,82	3,698	4,42,13	1,440	2,64,28	2,881	3,15,78
2. Other Small Scale Industries		2,828	45,99,92	7,810	117,18,26	3,264	9,52,13	4,503	44,79,15

Table No. 5.9 - District-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation - March 1999 [Part 21 of 22 (Part 2 of 2)]

SOUTHERN REGION		STATE : TAMIL NADU				(Amount in Rupees Thousand)			
		NILGIRI		PERAMBALUR		PUDUKOTTAI		RAMANATHAPURAM	
OCCUPATION		No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
		25	26	27	28	29	30	31	32
I.	AGRICULTURE	26,215	52,87,89	79,129	97,32,42	54,883	69,67,37	41,912	57,53,88
	1. Direct Finance	26,125	47,96,82	77,009	92,89,27	54,547	67,25,98	41,256	56,62,59
	2. Indirect Finance	90	4,91,07	2,120	4,43,15	336	2,41,39	656	91,29
II.	INDUSTRY	2,291	354,44,11	2,984	16,43,06	6,552	51,61,95	7,382	68,09,68
	1. Mining & Quarrying	3	41,72	-	-	2	7,87	1	9,89
	2. Manufacturing & Processing	2,264	352,62,06	2,981	16,38,71	6,531	51,26,30	7,341	67,15,63
	3. Electricity, Gas & Water	1	42	-	-	-	-	1	13,76
	4. Construction	23	1,39,91	3	4,35	19	27,78	39	70,40
III.	TRANSPORT OPERATORS	543	5,43,17	343	2,31,41	365	3,84,99	463	1,27,04
IV.	PROFESSIONAL AND OTHER SERVICES	2,648	17,69,96	1,396	1,92,73	3,699	5,64,67	5,072	5,45,25
V.	PERSONAL LOANS	15,834	43,51,56	10,710	20,46,98	13,827	31,48,16	12,835	20,93,12
	1. Loans for Purchase of Consumer Durables	3,387	4,52,99	1,254	1,20,35	878	1,06,11	1,054	1,14,20
	2. Loans for Housing	683	10,61,79	565	4,58,34	1,167	9,23,40	1,132	3,81,15
	3. Rest of the Personal Loans	11,764	28,36,78	8,891	14,68,29	11,782	21,18,65	10,649	15,97,77
VI.	TRADE	6,898	27,67,13	3,531	5,45,75	5,679	13,62,88	11,421	31,66,15
	1. Wholesale Trade	205	6,61,81	160	76,21	555	4,27,12	247	17,18,45
	2. Retail Trade	6,693	21,05,32	3,371	4,69,54	5,124	9,35,76	11,174	14,47,70
VII.	FINANCE	13	2,18,27	2	-	17	71,71	6	12,52
VIII.	ALL OTHERS	6,931	44,98,27	10,928	13,63,06	15,603	22,57,67	18,749	22,65,89
TOTAL BANK CREDIT		61,373	548,80,36	1,09,023	157,55,41	1,00,625	199,19,40	97,840	207,73,53
<i>OF WHICH:</i> 1. Artisans & Village Industries		515	1,61,70	1,228	1,38,38	2,873	4,20,62	3,888	4,67,64
2. Other Small Scale Industries		1,484	41,45,46	1,016	3,44,16	2,595	18,32,20	3,089	8,88,87

		SALEM		SIVAGANGA		THANJAVUR		THENI	
OCCUPATION		No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
		33	34	35	36	37	38	39	40

I. AGRICULTURE	92,308	164,61,77	52,276	69,46,20	1,29,231	167,37,77	68,580	106,23,32
1. Direct Finance	90,273	144,09,38	51,417	66,42,09	1,27,326	160,56,08	68,538	104,82,99
2. Indirect Finance	2,035	20,52,39	859	3,04,11	1,905	6,81,69	42	1,40,33
II. INDUSTRY	17,953	774,22,30	4,690	44,91,25	12,863	117,94,87	3,173	52,63,18
1. Mining & Quarrying	94	14,10,28	1	5,57	1	3,25	-	-
2. Manufacturing & Processing	17,730	747,32,02	4,671	43,77,60	12,760	114,52,54	3,110	52,32,08
3. Electricity, Gas & Water	9	1,21,25	-	-	6	51,53	-	-
4. Construction	120	11,58,75	18	1,08,08	96	2,87,55	63	31,10
III. TRANSPORT OPERATORS	1,185	22,00,29	624	3,61,31	1,390	19,57,92	360	2,13,84
IV. PROFESSIONAL AND OTHER SERVICES	4,689	37,26,68	7,712	8,70,00	7,145	32,25,98	1,693	3,76,52
V. PERSONAL LOANS	42,715	122,85,43	25,801	47,61,03	48,162	121,28,67	15,066	25,12,32
1. Loans for Purchase of Consumer Durables	4,468	7,80,28	3,251	2,55,88	4,051	5,65,15	1,261	1,79,06
2. Loans for Housing	3,727	36,38,82	2,646	12,60,73	3,988	38,22,51	828	5,82,34
3. Rest of the Personal Loans	34,520	78,66,33	19,904	32,44,42	40,123	77,41,01	12,977	17,50,92
VI. TRADE	14,805	109,89,62	8,807	18,10,91	11,618	65,00,17	6,637	15,80,02
1. Wholesale Trade	1,950	49,61,58	377	2,95,02	831	22,60,56	181	2,49,05
2. Retail Trade	12,855	60,28,04	8,430	15,15,89	10,787	42,39,61	6,456	13,30,97
VII. FINANCE	67	6,25,44	12	40,34	199	5,21,35	30	34,92
VIII. ALL OTHERS	17,872	69,05,17	16,826	21,21,32	26,350	53,18,98	6,435	10,53,29
TOTAL BANK CREDIT	1,91,594	1306,16,70	1,16,748	214,02,36	2,36,958	581,85,71	1,01,974	216,57,41
OF WHICH: 1. Artisans & Village Industries	4,934	8,95,37	1,631	1,92,21	6,052	5,38,27	693	95,91
2. Other Small Scale Industries	8,083	151,25,75	2,967	10,53,56	4,179	27,36,97	2,285	14,49,05

(Amount in Rupees Thousand)

OCCUPATION	THIRUVALLUR		THIRUVARUR		TIRUCHIRAPALLI		TIRUNELVELI	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	41	42	43	44	45	46	47	48
I. AGRICULTURE	85,480	139,99,42	51,301	58,06,83	1,00,210	150,69,78	1,11,903	174,16,80
1. Direct Finance	82,811	125,04,50	50,829	56,82,78	98,469	139,72,97	1,09,073	126,86,74
2. Indirect Finance	2,669	14,94,92	472	1,24,05	1,741	10,96,81	2,830	47,30,06
II. INDUSTRY	14,822	673,87,60	3,883	7,72,71	14,436	334,18,48	6,302	361,71,49
1. Mining & Quarrying	17	2,55,75	-	-	17	1,84,74	24	59,72,64
2. Manufacturing & Processing	14,664	657,10,15	3,877	7,68,48	14,261	324,41,81	6,232	299,08,92
3. Electricity, Gas & Water	24	6,79,62	-	-	22	3,65,31	4	1,82,53
4. Construction	117	7,42,08	6	4,23	136	4,26,62	42	1,07,40
III. TRANSPORT OPERATORS	648	6,67,30	309	3,35,15	1,444	22,13,25	1,002	12,21,80
IV. PROFESSIONAL AND OTHER SERVICES	6,378	57,11,26	2,015	3,74,72	6,042	65,88,59	8,825	17,09,18
V. PERSONAL LOANS	34,899	132,15,42	30,067	42,13,17	62,442	191,51,92	51,377	112,04,55
1. Loans for Purchase of Consumer Durables	3,397	7,65,16	1,307	2,52,53	6,702	9,50,06	5,605	6,44,42
2. Loans for Housing	3,269	36,64,25	1,066	7,47,88	6,606	69,83,24	3,896	36,04,78
3. Rest of the Personal Loans	28,233	87,86,01	27,694	32,12,76	49,134	112,18,62	41,876	69,55,35
VI. TRADE	14,987	80,90,85	5,837	11,61,65	12,521	114,59,84	17,298	61,65,22
1. Wholesale Trade	627	26,87,51	1,033	3,64,00	962	58,76,14	2,197	26,71,45
2. Retail Trade	14,360	54,03,34	4,804	7,97,65	11,559	55,83,70	15,101	34,93,77
VII. FINANCE	78	132,54,62	19	20,06	177	7,84,80	213	2,01,62
VIII. ALL OTHERS	14,591	55,66,78	13,860	17,59,70	24,812	94,58,79	39,899	61,72,25
TOTAL BANK CREDIT	1,71,883	1278,93,25	1,07,291	144,43,99	2,22,084	981,45,45	2,36,819	802,62,91
OF WHICH: 1. Artisans & Village Industries	4,106	5,83,46	1,514	1,71,81	2,482	4,99,44	2,106	3,48,39
2. Other Small Scale Industries	8,101	253,35,77	1,735	4,38,93	8,623	118,79,69	3,713	37,60,74

(Amount in Rupee)

OCCUPATION	TIRUVANNAMALAI		TOOTHUKUDI		VELLORE		VILLUPURAM		VIRUDH
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
	49	50	51	52	53	54	55	56	
I. AGRICULTURE	1,11,204	138,04,67	56,012	86,10,12	1,11,370	166,06,79	1,37,310	163,64,34	42,045
1. Direct Finance	1,10,544	134,34,32	55,728	75,92,12	1,10,695	152,79,83	1,36,229	160,42,93	41,449
2. Indirect Finance	660	3,70,35	284	10,18,00	675	13,26,96	1,081	3,21,41	596
II. INDUSTRY	10,742	30,10,05	6,496	250,41,89	15,759	305,46,79	4,058	39,24,93	11,365
1. Mining & Quarrying	8	72,49	11	3,62,65	7	1,27,75	-	-	12
2. Manufacturing & Processing	10,630	28,54,95	6,425	242,37,08	15,672	300,39,92	4,049	38,83,81	11,265
3. Electricity, Gas & Water	1	38,68	3	16,80	8	1,03,85	2	34,39	1
4. Construction	103	43,93	57	4,25,36	72	2,75,27	7	6,73	87
III. TRANSPORT OPERATORS	655	3,59,30	956	13,55,33	1,046	11,49,29	418	3,35,10	1,536
IV. PROFESSIONAL AND OTHER SERVICES	3,616	5,90,73	4,806	23,11,58	5,183	35,62,35	3,604	8,92,08	4,985
V. PERSONAL LOANS	16,104	36,60,45	30,834	86,82,92	49,008	127,49,82	55,408	70,34,79	28,909

1.	Loans for Purchase of Consumer Durables	1,631	1,97,79	2,673	4,03,25	8,188	13,64,52	1,917	2,30,76	4,467
2.	Loans for Housing	2,017	13,57,01	2,974	38,34,26	3,957	38,90,14	1,339	8,08,66	2,148
3.	Rest of the Personal Loans	12,456	21,05,65	25,187	44,45,41	36,863	74,95,16	52,152	59,95,37	22,294
VI.	TRADE	16,313	29,96,21	13,290	79,90,50	18,771	62,16,08	9,089	30,12,05	12,207
1.	Wholesale Trade	545	7,90,70	1,157	49,91,69	1,475	10,99,09	264	16,05,60	816
2.	Retail Trade	15,768	22,05,51	12,133	29,98,81	17,296	51,16,99	8,825	14,06,45	11,391
VII.	FINANCE	166	39,54	133	8,93,48	283	4,58,99	28	16,13	11
VIII.	ALL OTHERS	9,865	15,46,53	22,758	59,40,04	21,514	47,01,27	10,491	16,29,58	11,349
TOTAL BANK CREDIT		1,68,665	260,07,48	1,35,285	608,25,86	2,22,934	759,91,38	2,20,406	332,09,00	1,12,407
<i>OF WHICH:</i> 1. Artisans & Village Industries		5,333	5,67,19	1,648	2,49,74	3,437	5,59,14	1,622	2,10,92	2,093
2. Other Small Scale Industries		3,950	14,75,32	3,536	66,41,91	11,037	109,75,27	2,072	11,86,26	6,674