

State : Tamilnadu

Table No. 5.9 – District-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2000

		(Amount in Rupees Thousand)					
SOUTHERN REGION		STATE : TAMILNADU					
OCCUPATION		CHENNAI		COIMBATORE		CUDDALORE	
		No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
		1	2	3	4	5	6
I. AGRICULTURE		11,750	470,67,14	1,14,489	350,25,02	1,05,817	164,78,22
1. Direct Finance		10,811	199,51,38	1,13,508	319,14,59	1,05,324	156,55,75
2. Indirect Finance		939	271,15,76	981	31,10,43	493	8,22,47
II. INDUSTRY		1,39,723	12121,48,75	86,395	4898,58,74	5,181	131,91,37
1. Mining & Quarrying		365	211,99,19	33	2,57,18	6	72,30
2. Manufacturing & Processing		1,35,049	11422,18,98	85,888	4862,95,58	5,113	129,87,49
3. Electricity, Gas & Water		83	218,72,67	29	8,58,63	—	—
4. Construction		4,226	268,57,91	445	24,47,35	62	1,31,58
III. TRANSPORT OPERATORS		7,010	286,11,82	2,398	35,84,15	1,078	7,41,55
IV. PROFESSIONAL AND OTHER SERVICES		46,828	1201,16,60	11,458	123,78,13	5,452	16,66,22
V. PERSONAL LOANS		4,01,773	2504,82,42	1,43,251	562,50,78	50,431	104,41,82
1. Loans for Purchase of Consumer Durables		33,883	96,93,10	21,517	50,72,89	3,032	3,99,52
2. Loans for Housing		62,068	965,80,86	20,108	168,01,47	5,388	30,45,46
3. Rest of the Personal Loans		3,05,822	1442,08,46	1,01,626	343,76,42	42,011	69,96,84
VI. TRADE		38,087	4014,94,99	25,564	507,21,40	12,958	53,68,60
1. Wholesale Trade		10,264	3422,25,28	3,441	241,99,89	579	20,60,49
2. Retail Trade		27,823	592,69,71	22,123	265,21,51	12,379	33,08,11
VII. FINANCE		2,824	2125,03,32	616	121,43,63	23	93,25
VIII. ALL OTHERS		1,44,228	1913,03,07	35,275	284,87,49	7,951	38,32,64
TOTAL BANK CREDIT		7,92,223	24637,28,11	4,19,446	6884,49,34	1,88,891	518,13,67
OF WHICH: 1. Artisans & Village Industries		13,821	23,29,32	11,797	26,63,23	2,056	2,64,30
2. Other Small Scale Industries		60,294	1771,54,27	39,575	1601,91,89	2,297	13,79,81

		STATE : TAMILNADU							
OCCUPATION		DHARMAPURI		DINDIGAL		ERODE		KANCHEEPURAM	
		No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
		7	8	9	10	11	12	13	14
I. AGRICULTURE		1,18,205	170,89,15	98,290	157,86,48	1,68,988	324,43,68	71,769	96,82,90
1. Direct Finance		1,17,751	162,09,40	97,371	143,98,80	1,67,634	300,78,85	71,572	94,47,41
2. Indirect Finance		454	8,79,75	919	13,87,68	1,354	23,64,83	197	2,35,49
II. INDUSTRY		9,040	142,92,42	7,563	292,84,88	17,390	593,04,89	15,897	84,33,18
1. Mining & Quarrying		20	1,94,99	13	1,63,40	46	5,58,23	3	1,72
2. Manufacturing & Processing		8,896	138,44,54	7,494	289,37,90	17,108	574,11,01	15,759	83,53,57
3. Electricity, Gas & Water		10	67,25	2	19,13	15	1,41,95	2	7,46
4. Construction		114	1,85,64	54	1,64,45	221	11,93,70	133	70,43
III. TRANSPORT OPERATORS		762	4,87,85	803	8,28,03	1,599	19,85,72	895	4,70,70
IV. PROFESSIONAL AND OTHER SERVICES		3,351	13,92,52	4,813	14,48,54	7,713	46,94,93	6,688	14,67,51
V. PERSONAL LOANS		37,881	86,33,51	32,335	74,33,72	48,445	140,47,57	40,794	116,90,50
1. Loans for Purchase of Consumer Durables		4,376	7,52,53	2,780	4,85,42	4,510	8,02,26	4,597	6,24,57
2. Loans for Housing		3,428	21,88,16	3,626	20,91,69	7,166	49,53,73	8,123	51,24,09
3. Rest of the Personal Loans		30,077	56,92,82	25,929	48,56,61	36,769	82,91,58	28,074	59,41,84
VI. TRADE		14,446	42,32,95	11,521	51,02,92	15,484	140,36,21	11,541	31,07,72
1. Wholesale Trade		485	9,84,71	628	10,72,28	2,634	68,49,38	866	9,83,57
2. Retail Trade		13,961	32,48,24	10,893	40,30,64	12,850	71,86,83	10,675	21,24,15
VII. FINANCE		906	3,44,62	91	41,15	289	2,48,28	100	2,03,69
VIII. ALL OTHERS		13,287	44,57,44	6,070	36,88,99	11,526	66,19,52	13,316	47,41,09
TOTAL BANK CREDIT		1,97,878	509,30,46	1,61,486	636,14,71	2,71,434	1333,80,80	1,61,000	397,97,29
OF WHICH: 1. Artisans & Village Industries		3,530	4,65,07	1,769	3,46,49	4,213	11,61,24	5,506	6,90,75
2. Other Small Scale Industries		3,940	56,59,78	3,034	46,34,57	8,583	216,83,38	6,890	30,19,16

STATE : TAMILNADU								
OCCUPATION	KANYAKUMARI		KARUR		MADURAI		NAGAPATTINAM	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	15	16	17	18	19	20	21	22
I. AGRICULTURE	74,958	108,54,70	54,219	88,65,27	91,538	169,31,13	71,087	93,69,41
1. Direct Finance	74,136	106,93,80	53,859	85,47,15	91,146	154,57,40	71,006	86,48,09
2. Indirect Finance	822	1,60,90	360	3,18,12	392	14,73,73	81	7,21,32
II. INDUSTRY	12,100	95,88,40	6,036	127,75,00	20,978	618,76,87	4,948	26,73,54
1. Mining & Quarrying	2	9,72	2	2,72	27	3,44,47	—	—
2. Manufacturing & Processing	12,006	93,88,59	5,934	125,36,99	19,304	599,49,07	4,682	22,23,47
3. Electricity, Gas & Water	—	—	1	2,35	12	86,03	1	11,30
4. Construction	92	1,90,09	99	2,32,94	1,635	14,97,30	265	4,38,77
III. TRANSPORT OPERATORS	960	11,57,44	620	7,65,23	1,909	15,75,16	873	5,02,72
IV. PROFESSIONAL AND OTHER SERVICES	8,404	33,15,15	2,328	7,54,26	7,357	67,14,58	3,554	8,93,73
V. PERSONAL LOANS	40,112	104,26,73	17,287	49,36,99	67,826	227,69,85	35,100	75,18,81
1. Loans for Purchase of Consumer Durables	3,478	6,75,27	1,974	5,07,78	5,153	9,48,09	3,934	6,40,80
2. Loans for Housing	5,353	26,74,96	3,414	19,64,70	9,936	84,80,00	3,926	19,22,44
3. Rest of the Personal Loans	31,281	70,76,50	11,899	24,64,51	52,737	133,41,76	27,240	49,55,57
VI. TRADE	13,058	53,83,63	3,761	25,01,40	17,135	264,73,30	9,893	31,67,71
1. Wholesale Trade	881	11,53,27	354	10,11,09	1,977	64,08,35	632	9,84,08
2. Retail Trade	12,177	42,30,36	3,407	14,90,31	15,158	200,64,95	9,261	21,83,63
VII. FINANCE	295	1,40,77	56	1,12,18	174	14,41,89	225	3,61,74
VIII. ALL OTHERS	19,221	61,76,76	5,424	28,23,91	17,530	99,08,44	8,666	30,34,25
TOTAL BANK CREDIT	1,69,108	470,43,58	89,731	335,34,24	2,24,447	1476,91,22	1,34,346	275,21,91
OF WHICH: 1. Artisans & Village Industries	6,187	7,83,36	1,465	2,05,17	5,546	9,26,37	2,324	3,36,72
2. Other Small Scale Industries	4,680	21,82,66	3,066	66,11,64	10,106	152,65,89	1,897	6,65,14

STATE : TAMIL NADU								
OCCUPATION	NAMAKKAL		NILGIRI		PERAMBALUR		PUDUKOTTAI	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	23	24	25	26	27	28	29	30
I. AGRICULTURE	65,364	133,43,59	24,628	55,26,94	81,707	105,61,00	53,542	76,57,63
1. Direct Finance	64,977	131,02,46	24,549	48,97,03	78,075	99,64,28	52,937	73,86,85
2. Indirect Finance	387	2,41,13	79	6,29,91	3,632	5,96,72	605	2,70,78
II. INDUSTRY	9,730	100,43,48	3,469	363,60,62	3,463	20,48,29	5,523	35,52,52
1. Mining & Quarrying	10	80,16	4	42,53	—	—	1	3,27
2. Manufacturing & Processing	9,704	98,71,25	3,420	361,48,00	3,405	20,33,43	5,495	35,18,06
3. Electricity, Gas & Water	1	12,55	1	2,65	—	—	1	3,57
4. Construction	15	79,52	44	1,67,44	58	14,86	26	27,62
III. TRANSPORT OPERATORS	2,123	49,26,87	537	6,89,91	459	2,25,43	570	4,40,69
IV. PROFESSIONAL AND OTHER SERVICES	3,083	12,33,20	2,500	12,40,78	1,525	2,46,59	5,009	6,96,59
V. PERSONAL LOANS	20,310	54,03,68	18,873	57,17,84	12,893	27,70,64	14,844	39,61,50
1. Loans for Purchase of Consumer Durables	1,321	2,52,86	4,143	5,35,21	1,168	1,48,76	1,240	1,69,77
2. Loans for Housing	2,631	17,11,32	1,259	15,77,55	1,540	7,55,14	1,923	11,63,83
3. Rest of the Personal Loans	16,358	34,39,50	13,471	36,05,08	10,185	18,66,74	11,681	26,27,90
VI. TRADE	7,110	30,31,68	6,693	35,32,00	3,479	7,50,75	5,994	15,43,19
1. Wholesale Trade	214	7,18,87	279	7,87,17	153	81,75	1,622	6,14,27
2. Retail Trade	6,896	23,12,81	6,414	27,44,83	3,326	6,69,00	4,372	9,28,92
VII. FINANCE	47	56,67	18	2,12,78	21	64,35	270	1,12,92
VIII. ALL OTHERS	5,922	36,11,23	4,652	47,76,88	3,426	14,08,78	8,705	24,23,80
TOTAL BANK CREDIT	1,13,689	416,50,40	61,370	580,57,75	1,06,973	180,75,83	94,457	203,88,84
OF WHICH: 1. Artisans & Village Industries	2,994	3,61,47	1,209	2,66,64	1,317	1,87,02	2,871	3,99,46
2. Other Small Scale Industries	5,333	51,08,10	1,451	44,97,97	1,353	6,21,28	1,801	15,12,87

STATE : TAMIL NADU								
OCCUPATION	RAMANATHA PURAM		SALEM		SIVAGANGA		THANJAVUR	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing

	31	32	33	34	35	36	37	38
I. AGRICULTURE	47,079	57,74,40	85,657	156,21,17	53,708	67,47,77	1,19,953	173,62,24
1. Direct Finance	46,062	56,67,30	84,474	145,61,99	52,259	64,79,81	1,18,653	167,45,28
2. Indirect Finance	1,017	1,07,10	1,183	10,59,18	1,449	2,67,96	1,300	6,16,96
II. INDUSTRY	7,193	25,53,03	17,773	756,12,71	5,631	46,34,13	16,694	155,31,68
1. Mining & Quarrying	—	—	94	15,46,57	1	6,94	2	12,38
2. Manufacturing & Processing	7,122	24,26,64	17,552	728,57,81	5,503	44,84,01	16,509	120,03,94
3. Electricity, Gas & Water	1	2,51	21	1,27,96	—	—	4	30,19,96
4. Construction	70	1,23,88	106	10,80,37	127	1,43,18	179	4,95,40
III. TRANSPORT OPERATORS	453	1,40,60	1,705	33,87,74	437	4,67,14	2,373	19,18,24
IV. PROFESSIONAL AND OTHER SERVICES	4,191	4,82,90	4,992	46,29,56	7,913	10,32,74	9,177	28,47,76
V. PERSONAL LOANS	16,035	28,60,18	48,860	153,62,26	28,416	55,67,93	56,283	155,23,05
1. Loans for Purchase of Consumer Durables	2,059	2,92,37	4,981	10,78,31	3,672	2,54,99	5,452	7,89,33
2. Loans for Housing	1,058	5,49,56	7,363	53,08,92	3,815	15,88,64	8,129	54,32,00
3. Rest of the Personal Loans	12,918	20,18,25	36,516	89,75,03	20,929	37,24,30	42,702	93,01,72
VI. TRADE	12,682	23,28,18	15,408	166,92,93	10,839	19,27,11	14,510	93,92,75
1. Wholesale Trade	433	6,51,05	2,931	78,08,64	457	3,36,98	953	29,55,58
2. Retail Trade	12,249	16,77,13	12,477	88,84,29	10,382	15,90,13	13,557	64,37,17
VII. FINANCE	31	8,11	376	8,22,50	7	21,08	220	5,56,33
VIII. ALL OTHERS	12,828	23,30,00	10,626	76,40,70	9,159	19,05,12	15,622	66,07,01
TOTAL BANK CREDIT	1,00,492	164,77,40	1,85,397	1397,69,57	1,16,110	223,03,02	2,34,832	697,39,06
OF WHICH: 1. Artisans & Village Industries	4,626	3,90,16	5,848	7,64,89	1,813	1,99,42	5,883	6,94,71
2. Other Small Scale Industries	2,170	3,84,93	8,612	149,47,16	3,262	9,21,94	8,036	42,53,34

STATE : TAMIL NADU

	THENI		THIRUVALLUR		THIRUVARUR		TIRUCHIRAPALLI	
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
	39	40	41	42	43	44	45	46
I. AGRICULTURE	64,014	109,26,92	83,876	144,35,77	56,053	63,93,23	1,00,089	158,20,31
1. Direct Finance	63,467	107,76,26	81,704	129,33,29	55,089	62,31,86	98,682	145,31,64
2. Indirect Finance	547	1,50,66	2,172	15,02,48	964	1,61,37	1,407	12,88,67
II. INDUSTRY	2,610	43,24,09	21,111	686,21,18	3,789	9,78,88	19,334	427,56,05
1. Mining & Quarrying	—	—	23	4,33,92	—	—	18	1,51,14
2. Manufacturing & Processing	2,605	43,22,77	20,816	673,91,50	3,787	9,70,33	19,121	417,85,04
3. Electricity, Gas & Water	—	—	11	1,42,99	—	—	18	2,88,71
4. Construction	5	1,32	261	6,52,77	2	8,55	177	5,31,16
III. TRANSPORT OPERATORS	586	2,50,97	759	11,10,00	609	2,82,77	1,687	18,82,46
IV. PROFESSIONAL AND OTHER SERVICES	1,507	4,15,50	4,801	53,60,51	3,413	6,32,39	5,710	64,71,21
V. PERSONAL LOANS	16,479	30,56,56	39,364	134,13,98	30,898	49,06,37	74,543	248,20,49
1. Loans for Purchase of Consumer Durables	1,526	1,82,77	4,217	7,50,48	1,676	1,82,27	6,651	14,05,95
2. Loans for Housing	1,648	7,05,56	7,185	57,61,50	2,428	9,78,04	13,518	93,37,80
3. Rest of the Personal Loans	13,305	21,68,23	27,962	69,02,00	26,794	37,46,06	54,374	140,76,74
VI. TRADE	6,890	21,70,34	14,009	67,94,58	5,665	14,28,28	12,235	110,97,58
1. Wholesale Trade	268	3,97,44	722	27,24,88	897	4,51,59	1,015	44,41,60
2. Retail Trade	6,622	17,72,90	13,287	40,69,70	4,768	9,76,69	11,220	66,55,98
VII. FINANCE	39	31,20	118	5,35,26	28	27,77	650	6,75,72
VIII. ALL OTHERS	3,118	8,95,81	13,670	68,23,10	4,840	16,55,55	19,053	125,23,69
TOTAL BANK CREDIT	95,243	220,71,39	1,77,708	1170,94,38	1,05,295	163,05,24	2,33,301	1160,47,51
OF WHICH: 1. Artisans & Village Industries	854	1,14,66	5,443	7,71,34	1,459	1,63,19	5,264	8,36,76
2. Other Small Scale Industries	1,447	10,04,97	10,689	208,20,66	2,127	6,46,79	10,579	115,52,56

STATE : TAMIL NADU

	TIRUNELVELI		TIRUVANNAMALAI		TOOTHUKUDI		VELLORE	
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
	47	48	49	50	51	52	53	54
I. AGRICULTURE	1,20,280	179,40,48	1,15,388	150,15,28	57,431	86,58,98	1,18,508	188,92,56
1. Direct Finance	1,17,668	133,05,48	1,13,949	145,94,31	56,650	76,34,34	1,17,453	175,68,82
2. Indirect Finance	2,612	46,35,00	1,439	4,20,97	781	10,24,64	1,055	13,23,74
II. INDUSTRY	10,056	384,12,88	11,098	34,37,33	9,708	238,68,72	24,143	370,26,82
1. Mining & Quarrying	26	72,95,84	4	15,54	17	4,86,72	8	1,12,51
2. Manufacturing & Processing	9,993	309,55,98	11,037	33,38,80	9,599	229,86,99	24,055	366,63,61

3. Electricity, Gas & Water	1	31,92	2	64,48	4	49,69	10	72,14
4. Construction	36	1,29,14	55	18,51	88	3,45,32	70	1,78,56
III. TRANSPORT OPERATORS	2,543	17,35,43	804	5,20,31	2,242	25,51,11	1,394	17,14,94
IV. PROFESSIONAL AND OTHER SERVICES	12,445	21,68,60	3,672	8,01,42	8,044	36,23,91	5,845	48,72,82
V. PERSONAL LOANS	61,300	138,27,98	20,109	47,32,97	32,874	106,24,37	52,860	152,17,80
1. Loans for Purchase of Consumer Durables	10,803	13,20,68	2,035	2,43,00	3,932	5,55,21	7,572	12,21,40
2. Loans for Housing	7,325	39,72,56	3,613	19,01,95	4,276	44,48,95	10,213	61,67,57
3. Rest of the Personal Loans	43,172	85,34,74	14,461	25,88,02	24,666	56,20,21	35,075	78,28,83
VI. TRADE	22,513	66,06,32	16,578	40,55,96	14,272	83,04,50	19,129	71,36,40
1. Wholesale Trade	1,486	16,91,55	569	12,12,69	1,485	43,80,85	796	12,83,09
2. Retail Trade	21,027	49,14,77	16,009	28,43,27	12,787	39,23,65	18,333	58,53,31
VII. FINANCE	283	2,90,12	80	27,90	304	9,66,73	49	3,77,43
VIII. ALL OTHERS	23,315	73,00,81	6,326	23,27,72	13,096	63,73,20	15,123	72,07,01
TOTAL BANK CREDIT	2,52,735	882,82,62	1,74,055	309,18,89	1,37,971	649,71,52	2,37,051	924,45,78
OF WHICH: 1. Artisans & Village Industries	3,713	4,71,08	5,341	5,50,35	3,619	4,00,92	5,966	8,05,68
2. Other Small Scale Industries	4,458	45,92,65	3,727	16,84,18	4,266	78,05,33	12,460	158,58,20

OCCUPATION	STATE : TAMIL NADU			
	VILLUPURAM		VIRUDHUNAGAR	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	55	56	57	58
I. AGRICULTURE	1,37,947	167,24,92	41,087	55,08,52
1. Direct Finance	1,34,784	161,42,51	39,548	46,97,78
2. Indirect Finance	3,163	5,82,41	1,539	8,10,74
II. INDUSTRY	5,159	44,67,09	13,405	753,05,91
1. Mining & Quarrying	4	19,57	13	1,53,33
2. Manufacturing & Processing	5,143	44,16,25	13,207	743,81,07
3. Electricity, Gas & Water	1	20,53	2	67,73
4. Construction	11	10,74	183	7,03,78
III. TRANSPORT OPERATORS	371	5,41,35	1,506	10,42,20
IV. PROFESSIONAL AND OTHER SERVICES	4,740	13,33,24	6,050	12,94,41
V. PERSONAL LOANS	50,193	70,74,83	33,232	85,89,33
1. Loans for Purchase of Consumer Durables	2,446	3,62,02	5,027	5,46,03
2. Loans for Housing	2,455	12,40,03	4,671	23,97,43
3. Rest of the Personal Loans	45,292	54,72,78	23,534	56,45,87
VI. TRADE	9,931	34,59,55	13,685	78,40,81
1. Wholesale Trade	486	14,63,02	1,367	42,71,17
2. Retail Trade	9,445	19,96,53	12,318	35,69,64
VII. FINANCE	11	7,39	15	20,23,48
VIII. ALL OTHERS	7,382	20,46,65	14,219	58,26,38
TOTAL BANK CREDIT	2,15,734	356,55,02	1,23,199	1074,31,04
OF WHICH: 1. Artisans & Village Industries	2,565	3,50,62	2,502	3,65,50
2. Other Small Scale Industries	1,727	10,54,16	7,026	272,13,98