

**Table No. 5.6 – State and Bank Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation**

**MARCH 2001**

**State : Tamil Nadu**

(Amount in Rupees Lakh)

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>4,92,951</b>	<b>1147,12</b>	<b>1031,14</b>	<b>12,83,628</b>	<b>3119,51</b>	<b>2854,21</b>
1. Direct Finance	4,88,043	1067,50	971,78	12,70,628	2594,00	2417,75
2. Indirect Finance	4,908	79,62	59,36	13,000	525,51	436,46
<b>II. INDUSTRY</b>	<b>1,10,611</b>	<b>9185,78</b>	<b>6944,81</b>	<b>2,17,965</b>	<b>13950,22</b>	<b>11248,36</b>
1. Mining & Quarrying	186	195,80	131,00	570	320,02	227,79
2. Food Manufacturing & Processing	1,156	802,19	526,01	3,620	1321,26	1121,51
(a) Rice Mills, Flour & Dal Mills	401	49,91	36,31	1,116	96,65	82,63
(b) Sugar	76	418,82	254,76	90	636,82	530,50
(c) Edible Oils & Vanaspati	167	60,35	49,90	423	38,93	31,53
(d) Tea Processing	77	36,59	26,06	220	62,19	44,47
(e) Processing of Fruits & Vegetables	14	12,44	8,30	73	162,77	158,81
(f) Others	421	224,07	150,67	1,698	323,91	273,58
3. Beverage & Tobacco	81	52,30	43,56	162	124,52	119,37
4. Textiles	6,508	2245,74	1725,84	17,168	3556,16	2860,30
(a) Cotton Textiles	1,654	1054,27	771,86	6,442	2043,98	1652,99
(b) Jute Textiles	16	5,35	5,37	19	5,53	4,52
(c) Handloom Textiles & Khadi	247	28,89	26,66	1,170	82,55	70,33
(d) Other Textiles	4,591	1157,23	921,94	9,537	1424,11	1132,46
5. Paper, Paper Products & Printing	1,092	294,80	253,43	4,268	355,92	332,16
6. Leather & Leather Products	995	714,71	481,95	2,929	725,43	605,97
7. Rubber & Rubber Products	200	186,74	150,48	696	118,08	90,15
8. Chemicals & Chemical Products	2,005	1086,93	894,77	5,278	1470,61	1157,48
(a) Heavy Industrial Chemicals	73	114,39	72,16	259	135,42	87,77
(b) Fertilisers	44	243,04	243,02	121	532,97	429,92
(c) Drugs & Pharmaceuticals	224	238,08	91,50	564	263,27	244,95
(d) Non-Edible Oils	27	20,34	18,42	38	24,54	22,69
(e) Other Chemicals & Chemical Products	1,637	471,07	469,66	4,296	514,42	372,14
9. Petroleum, Coal Products & Nuclear Fuels	80	248,99	222,89	122	361,77	235,86
10. Manufacture of Cement & Cement Products	169	281,06	243,11	312	288,27	257,54
11. Basic Metals & Metal Products	1,164	342,09	313,37	4,382	1023,06	932,72
(a) Iron & Steel	140	115,29	114,23	827	685,50	625,35
(b) Non-Ferrous Metals	63	37,16	33,13	90	53,54	55,53
(c) Other Metal Products	961	189,64	166,01	3,465	284,02	251,84
12. Engineering	1,629	605,84	492,47	9,548	1366,14	1064,19
(a) Heavy Engineering	315	169,37	138,62	608	336,16	235,84
(b) Light Engineering	466	115,33	102,11	3,949	299,20	242,37
(c) Electrical Machinery & Goods	653	194,66	156,71	4,398	482,85	382,19
(d) Electronic Machinery & Goods	195	126,49	95,03	593	247,94	203,79
13. Vehicles, Vehicle Parts & Transport Equipments	399	768,61	442,47	1,832	922,25	689,22
14. Other Industries	94,707	976,71	793,71	1,61,159	1199,74	988,32
15. Electricity, Gas & Water	76	306,01	161,66	166	494,04	304,13
(a) Electricity Generation & Transmission	65	299,56	156,20	92	424,60	274,11
(b) Non-Conventional Energy	3	5,65	4,89	13	31,74	13,99

(c) Gas, Steam & Water Supply	8	80	57	61	37,70	16,03
16. Construction	164	77,27	68,08	5,753	302,94	261,67
<b>III. TRANSPORT OPERATORS</b>	<b>5,712</b>	<b>173,89</b>	<b>124,04</b>	<b>17,889</b>	<b>373,84</b>	<b>326,58</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>11,920</b>	<b>293,43</b>	<b>214,05</b>	<b>1,33,468</b>	<b>1470,18</b>	<b>1193,28</b>
<b>V. PERSONAL LOANS</b>	<b>3,57,852</b>	<b>1767,24</b>	<b>1474,51</b>	<b>8,26,644</b>	<b>3526,76</b>	<b>3199,70</b>
1. Loans for Purchase of Consumer Durables	41,444	119,73	95,20	91,927	222,72	184,16
2. Loans for Housing	56,951	748,98	661,07	1,17,436	1379,76	1256,87
3. Rest of the Personal Loans	2,59,457	898,53	718,23	6,17,281	1924,28	1758,67
<b>VI. TRADE</b>	<b>57,421</b>	<b>2942,76</b>	<b>2294,40</b>	<b>1,86,978</b>	<b>3642,76</b>	<b>3266,91</b>
1. Wholesale Trade	5,019	909,52	753,11	16,579	2430,24	2241,82
2. Retail Trade	52,402	2033,23	1541,29	1,70,399	1212,52	1025,08
<b>VII. FINANCE</b>	<b>957</b>	<b>1169,20</b>	<b>701,55</b>	<b>1,524</b>	<b>947,49</b>	<b>793,98</b>
<b>VIII. ALL OTHERS</b>	<b>48,362</b>	<b>1293,77</b>	<b>1058,80</b>	<b>2,47,098</b>	<b>2183,52</b>	<b>1898,63</b>
<b>TOTAL BANK CREDIT</b>	<b>10,85,786</b>	<b>17973,17</b>	<b>13843,29</b>	<b>29,15,194</b>	<b>29214,27</b>	<b>24781,65</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	8,280	27,18	24,70	25,621	83,07	79,67
2. Other Small Scale Industries	69,845	2229,85	1791,10	1,01,717	3079,45	2565,45

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>5</b>	<b>13,33</b>	<b>12,54</b>	<b>1,45,620</b>	<b>152,48</b>	<b>138,70</b>
1. Direct Finance	1	8	8	1,38,578	143,53	131,18
2. Indirect Finance	4	13,25	12,45	7,042	8,96	7,52
<b>II. INDUSTRY</b>	<b>5,730</b>	<b>4704,55</b>	<b>2998,54</b>	<b>13,685</b>	<b>15,37</b>	<b>13,27</b>
1. Mining & Quarrying	9	5,41	3,12	—	—	—
2. Food Manufacturing & Processing	25	38,51	31,35	21	1,05	92
(a) Rice Mills, Flour & Dal Mills	—	—	—	13	20	16
(b) Sugar	3	16,01	15,67	—	—	—
(c) Edible Oils & Vanaspati	6	1,20	1,20	3	3	3
(d) Tea Processing	1	5,50	2,98	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	15	15,80	11,50	5	81	74
3. Beverage & Tobacco	5	12,25	5,10	—	—	—
4. Textiles	148	429,85	251,91	29	38	30
(a) Cotton Textiles	97	316,21	173,86	6	2	2
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles	51	113,64	78,05	23	36	28
5. Paper, Paper Products & Printing	16	60,94	25,13	19	36	25
6. Leather & Leather Products	20	17,33	16,80	—	—	—
7. Rubber & Rubber Products	8	28,51	5,92	1	3	1
8. Chemicals & Chemical Products	109	449,60	346,19	17	26	19
(a) Heavy Industrial Chemicals	12	65,06	59,93	—	—	—
(b) Fertilisers	3	22,04	2,10	—	—	—
(c) Drugs & Pharmaceuticals	7	58,63	58,08	1	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	87	303,87	226,08	16	25	19
9. Petroleum, Coal Products & Nuclear Fuels	19	148,29	72,16	1	3	1
10. Manufacture of Cement & Cement Products	44	405,22	327,76	3	3	2
11. Basic Metals & Metal Products	33	87,70	44,58	3	3	2
(a) Iron & Steel	19	39,76	24,48	—	—	—
(b) Non-Ferrous Metals	1	3,94	3,94	—	—	—
(c) Other Metal Products	13	43,99	16,15	3	3	2

12. Engineering	163	1397,27	868,06	39	38	33
(a) Heavy Engineering	23	246,45	148,38	9	24	22
(b) Light Engineering	57	640,10	311,18	23	10	8
(c) Electrical Machinery & Goods	46	198,27	136,07	7	3	3
(d) Electronic Machinery & Goods	37	312,46	272,43	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	143	1157,93	697,44	3	6	6
14. Other Industries	4,958	297,63	201,41	13,539	12,71	11,11
15. Electricity, Gas & Water	10	151,55	90,23	—	—	—
(a) Electricity Generation & Transmission	4	128,07	74,61	—	—	—
(b) Non-Conventional Energy	6	23,48	15,61	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	20	16,57	11,38	10	6	5
<b>III. TRANSPORT OPERATORS</b>	<b>35</b>	<b>8,18</b>	<b>5,17</b>	<b>1,216</b>	<b>2,86</b>	<b>2,21</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>1,317</b>	<b>419,49</b>	<b>324,59</b>	<b>21,346</b>	<b>27,68</b>	<b>23,36</b>
<b>V. PERSONAL LOANS</b>	<b>1,76,518</b>	<b>2062,53</b>	<b>1904,35</b>	<b>52,712</b>	<b>87,54</b>	<b>79,94</b>
1. Loans for Purchase of Consumer Durables	3,477	67,05	49,61	17,994	24,10	22,47
2. Loans for Housing	12,616	770,73	765,91	3,133	14,11	11,66
3. Rest of the Personal Loans	1,60,425	1224,75	1088,83	31,585	49,33	45,81
<b>VI. TRADE</b>	<b>804</b>	<b>406,60</b>	<b>354,21</b>	<b>40,377</b>	<b>38,29</b>	<b>34,16</b>
1. Wholesale Trade	743	302,09	298,31	2,006	2,71	2,48
2. Retail Trade	61	104,51	55,90	38,371	35,59	31,68
<b>VII. FINANCE</b>	<b>101</b>	<b>606,00</b>	<b>386,58</b>	<b>1</b>	<b>1</b>	<b>—</b>
<b>VIII. ALL OTHERS</b>	<b>45,834</b>	<b>465,29</b>	<b>415,00</b>	<b>38,984</b>	<b>40,17</b>	<b>37,32</b>
<b>TOTAL BANK CREDIT</b>	<b>2,30,344</b>	<b>8685,98</b>	<b>6400,97</b>	<b>3,13,941</b>	<b>364,40</b>	<b>328,97</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	—	—	—	6,910	6,37	5,61
2. Other Small Scale Industries	94	141,73	98,70	3,271	4,19	3,67

OCCUPATION	OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	13	14	15	16	17	18
<b>I. AGRICULTURE</b>	<b>2,17,515</b>	<b>686,11</b>	<b>619,54</b>	<b>21,39,719</b>	<b>5118,55</b>	<b>4656,13</b>
1. Direct Finance	2,10,477	545,78	489,83	21,07,727	4350,88	4010,63
2. Indirect Finance	7,038	140,33	129,71	31,992	767,67	645,51
<b>II. INDUSTRY</b>	<b>59,088</b>	<b>7026,07</b>	<b>5589,49</b>	<b>4,07,079</b>	<b>34881,99</b>	<b>26794,47</b>
1. Mining & Quarrying	174	36,81	30,39	939	558,04	392,31
2. Food Manufacturing & Processing	3,812	623,37	530,00	8,634	2786,37	2209,80
(a) Rice Mills, Flour & Dal Mills	1,196	134,91	106,36	2,726	281,67	225,45
(b) Sugar	29	128,84	114,70	198	1200,48	915,63
(c) Edible Oils & Vanaspati	340	74,37	67,56	939	174,89	150,22
(d) Tea Processing	56	58,44	50,74	354	162,71	124,24
(e) Processing of Fruits & Vegetables	23	6,42	3,92	110	181,64	171,03
(f) Others	2,168	220,40	186,72	4,307	784,98	623,21
3. Beverage & Tobacco	105	71,64	64,25	353	260,70	232,28
4. Textiles	11,167	2535,20	1946,84	35,020	8767,34	6785,20
(a) Cotton Textiles	5,604	1710,83	1313,52	13,803	5125,32	3912,25
(b) Jute Textiles	45	4,94	2,83	80	15,82	12,73
(c) Handloom Textiles & Khadi	301	48,97	29,54	1,718	160,40	126,53
(d) Other Textiles	5,217	770,46	600,95	19,419	3465,80	2733,69
5. Paper, Paper Products & Printing	1,529	319,24	272,45	6,924	1031,26	883,43
6. Leather & Leather Products	467	158,89	112,37	4,411	1616,36	1217,10
7. Rubber & Rubber Products	253	106,31	81,67	1,158	439,66	328,22
8. Chemicals & Chemical Products	2,032	588,03	453,76	9,441	3595,43	2852,40

(a) Heavy Industrial Chemicals	134	33,99	27,49	478	348,86	247,35
(b) Fertilisers	144	184,38	144,50	312	982,44	819,54
(c) Drugs & Pharmaceuticals	272	121,86	94,70	1,068	681,85	489,24
(d) Non-Edible Oils	28	4,41	4,00	93	49,29	45,11
(e) Other Chemicals & Chemical Products	1,454	243,38	183,07	7,490	1532,99	1251,15
9. Petroleum, Coal Products & Nuclear Fuels	78	112,92	112,05	300	872,00	642,97
10. Manufacture of Cement & Cement Products	115	194,18	175,84	643	1168,76	1004,27
11. Basic Metals & Metal Products	1,405	421,88	341,47	6,987	1874,75	1632,15
(a) Iron & Steel	533	313,59	270,97	1,519	1154,15	1035,04
(b) Non-Ferrous Metals	97	31,53	14,51	251	126,17	107,11
(c) Other Metal Products	775	76,75	55,99	5,217	594,43	490,00
12. Engineering	2,040	434,91	281,67	13,419	3804,54	2706,71
(a) Heavy Engineering	282	156,56	88,61	1,237	908,78	611,67
(b) Light Engineering	980	90,49	67,40	5,475	1145,22	723,14
(c) Electrical Machinery & Goods	581	123,24	79,30	5,685	999,04	754,30
(d) Electronic Machinery & Goods	197	64,62	46,35	1,022	751,50	617,61
13. Vehicles, Vehicle Parts & Transport Equipments	703	343,50	278,33	3,080	3192,36	2107,52
14. Other Industries	33,880	715,27	614,01	3,08,243	3202,06	2608,56
15. Electricity, Gas & Water	49	134,31	104,35	301	1085,91	660,36
(a) Electricity Generation & Transmission	25	120,24	98,98	186	972,48	603,90
(b) Non-Conventional Energy	8	8,30	4,73	30	69,17	39,22
(c) Gas, Steam & Water Supply	16	5,77	64	85	44,26	17,25
16. Construction	1,279	229,62	190,03	7,226	626,46	531,20
<b>III. TRANSPORT OPERATORS</b>	<b>6,789</b>	<b>282,32</b>	<b>220,49</b>	<b>31,641</b>	<b>841,10</b>	<b>678,50</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>28,755</b>	<b>904,94</b>	<b>764,75</b>	<b>1,96,806</b>	<b>3115,72</b>	<b>2520,02</b>
<b>V. PERSONAL LOANS</b>	<b>2,50,014</b>	<b>1289,56</b>	<b>1083,13</b>	<b>16,63,740</b>	<b>8733,62</b>	<b>7741,63</b>
1. Loans for Purchase of Consumer Durables	24,925	67,63	56,13	1,79,767	501,23	407,57
2. Loans for Housing	23,914	373,64	299,60	2,14,050	3287,22	2995,13
3. Rest of the Personal Loans	2,01,175	848,29	727,39	12,69,923	4945,17	4338,93
<b>VI. TRADE</b>	<b>72,720</b>	<b>2188,85</b>	<b>1726,78</b>	<b>3,58,300</b>	<b>9219,26</b>	<b>7676,46</b>
1. Wholesale Trade	20,959	1166,08	908,09	45,306	4810,64	4203,81
2. Retail Trade	51,761	1022,76	818,70	3,12,994	4408,62	3472,65
<b>VII. FINANCE</b>	<b>1,486</b>	<b>1053,06</b>	<b>806,20</b>	<b>4,069</b>	<b>3775,75</b>	<b>2688,31</b>
<b>VIII. ALL OTHERS</b>	<b>82,160</b>	<b>1116,87</b>	<b>941,54</b>	<b>4,62,438</b>	<b>5099,62</b>	<b>4351,29</b>
<b>TOTAL BANK CREDIT</b>	<b>7,18,527</b>	<b>14547,79</b>	<b>11751,92</b>	<b>52,63,792</b>	<b>70785,60</b>	<b>57106,80</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	9,286	28,81	27,36	50,097	145,44	137,34
2. Other Small Scale Industries	26,174	1773,92	1358,32	2,01,101	7229,14	5817,24