

State : Tamil Nadu

**Table No. 5.7 – State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation
March 2001**

SOUTHERN REGION		(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		12,59,505	2320,99	2126,46	7,20,750	1645,38	1484,12
1. Direct Finance		12,42,366	2205,14	2039,30	7,08,768	1494,04	1354,96
2. Indirect Finance		17,139	115.85	87,16	11,982	151,34	129,16
II. INDUSTRY		59,754	1909,88	1649,80	93,680	4862,76	3764,76
1. Mining & Quarrying		77	96,97	83,34	141	16,15	12,52
2. Food Manufacturing & Processing		2,882	249,11	192,70	2,493	553,16	435,49
(a) Rice Mills, Flour & Dal Mills		737	38,13	31,35	909	79,35	66,99
(b) Sugar		17	134,94	95,21	31	197,99	145,54
(c) Edible Oils & Vanaspati		215	9,48	8,62	370	58,18	45,79
(d) Tea Processing		46	10,75	11,22	264	78,17	67,22
(e) Processing of Fruits & Vegetables		7	44	36	56	11,88	9,57
(f) Others		1,860	55,37	45,94	863	127,59	100,38
3. Beverage & Tobacco		70	10,39	10,38	94	22,02	20,40
4. Textiles		3,616	525,79	369,08	9,131	1781,27	1383,25
(a) Cotton Textiles		1,372	394,40	258,61	4,989	1027,28	823,89
(b) Jute Textiles		8	55	52	47	3,15	2,44
(c) Handloom Textiles & Khadi		583	8,87	7,87	652	51,08	43,29
(d) Other Textiles		1,653	121,97	102,08	3,443	699,76	513,63
5. Paper, Paper Products & Printing		460	34,52	30,53	2,219	264,35	226,09
6. Leather & Leather Products		106	39,67	33,56	764	478,75	300,44
7. Rubber & Rubber Products		95	8,73	7,31	237	29,06	19,99
8. Chemicals & Chemical Products		814	221,77	304,85	2,995	512,37	402,19
(a) Heavy Industrial Chemicals		38	8,31	3,55	69	17,26	16,41
(b) Fertilisers		10	14,13	13,26	35	108,11	107,76
(c) Drugs & Pharmaceuticals		73	7,27	7,07	256	30,89	23,66
(d) Non-Edible Oils		7	1,77	1,06	44	4,33	3,36
(e) Other Chemicals & Chemical Products		686	190,28	279,91	2,591	351,78	251,01
9. Petroleum, Coal Products & Nuclear Fuels		17	26,29	20,63	44	11,40	9,70
10. Manufacture of Cement & Cement Products		83	36,54	38,05	194	6,40	5,39
11. Basic Metals & Metal Products		411	124,42	117,26	1,146	203,21	165,21
(a) Iron & Steel		92	90,55	88,54	190	68,76	57,53
(b) Non-Ferrous Metals		6	1,39	1,75	54	26,09	21,95
(c) Other Metal Products		313	32,48	26,97	902	108,36	85,73
12. Engineering		725	117,54	93,76	1,809	310,61	238,77
(a) Heavy Engineering		100	18,51	13,18	237	48,53	29,49
(b) Light Engineering		386	17,25	15,57	837	108,91	97,72
(c) Electrical Machinery & Goods		187	69,31	54,24	607	129,51	90,52
(d) Electronic Machinery & Goods		52	12,47	10,76	128	23,67	21,04
13. Vehicles, Vehicle Parts & Transport Equipments		264	179,58	148,14	723	176,82	123,78
14. Other Industries		49,486	205,23	176,72	71,090	440,43	382,04
15. Electricity, Gas & Water		64	8,92	6,88	55	13,51	9,76
(a) Electricity Generation & Transmission		29	5,47	4,55	40	12,27	8,97
(b) Non-Conventional Energy		2	6	10	1	2	—
(c) Gas, Steam & Water Supply		33	3,39	2,23	14	1,22	78
16. Construction		584	24,42	16,62	545	43,24	29,75
III. TRANSPORT OPERATORS		6,967	111,88	81,25	9,323	191,44	144,64
IV. PROFESSIONAL AND OTHER SERVICES		51,734	159,34	126,70	54,200	398,98	322,35
V. PERSONAL LOANS		2,96,525	899,54	806,81	4,05,400	1580,69	1391,79
1. Loans for Purchase of Consumer Durables		34,446	67,89	56,67	49,731	118,19	97,13
2. Loans for Housing		32,826	293,39	261,86	50,033	531,62	471,83
3. Rest of the Personal Loans		2,29,253	538,26	488,28	3,05,636	930,88	822,82
VI. TRADE		1,17,125	445,12	380,16	1,09,630	898,44	744,23
1. Wholesale Trade		4,669	161,73	147,41	8,888	291,50	240,96
2. Retail Trade		1,12,456	283,39	232,76	1,00,742	606,94	503,27
VII. FINANCE		467	70,69	61,73	723	80,17	68,44
VIII. ALL OTHERS		1,00,073	374,49	294,17	95,473	869,05	713,78
TOTAL BANK CREDIT		18,92,150	6291,93	5527,09	14,89,179	10526,91	8634,10
<i>OF WHICH:</i> 1. Artisans & Village Industries		18,500	36,19	33,66	13,114	36,92	33,47
2. Other Small Scale Industries		27,431	417,70	348,33	52,430	1869,86	1472,84

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	1,47,095	562,44	512,53	12,369	589,74	533,03
1. Direct Finance	1,45,085	436,31	394,19	11,508	215,39	222,17
2. Indirect Finance	2,010	126,13	118,34	861	374,35	310,86
II. INDUSTRY	1,21,290	9740,04	7654,16	1,32,355	18369,30	13725,75
1. Mining & Quarrying	255	77,54	44,21	466	367,38	252,25
2. Food Manufacturing & Processing	2,059	740,12	564,29	1,200	1243,98	1017,31
(a) Rice Mills, Flour & Dal Mills	775	99,28	72,43	305	64,92	54,68
(b) Sugar	79	392,38	290,10	71	475,18	384,78
(c) Edible Oils & Vanaspati	292	63,36	57,51	62	43,86	38,30
(d) Tea Processing	19	11,01	5,98	25	62,77	39,83
(e) Processing of Fruits & Vegetables	19	6,92	6,98	28	162,39	154,13
(f) Others	875	167,16	131,30	709	434,86	345,59
3. Beverage & Tobacco	88	22,59	21,95	101	205,71	179,55
4. Textiles	19,969	5211,84	4017,99	2,304	1248,44	1014,88
(a) Cotton Textiles	7,046	3425,53	2597,32	396	278,12	232,43
(b) Jute Textiles	18	7,56	5,90	7	4,56	3,86
(c) Handloom Textiles & Khadi	409	60,16	40,62	74	40,28	34,75
(d) Other Textiles	12,496	1718,59	1374,14	1,827	925,48	743,84
5. Paper, Paper Products & Printing	1,866	284,75	265,99	2,379	447,63	360,81
6. Leather & Leather Products	1,222	72,82	68,50	2,319	1025,12	814,60
7. Rubber & Rubber Products	465	96,04	71,78	361	305,83	229,15
8. Chemicals & Chemical Products	2,596	485,06	320,34	3,036	2376,23	1825,03
(a) Heavy Industrial Chemicals	129	87,26	47,71	242	236,02	179,68
(b) Fertilisers	129	195,48	108,07	138	664,72	590,46
(c) Drugs & Pharmaceuticals	255	19,77	16,71	484	623,92	441,81
(d) Non-Edible Oils	27	5,50	4,86	15	37,69	35,84
(e) Other Chemicals & Chemical Products	2,056	177,05	142,98	2,157	813,88	577,25
9. Petroleum, Coal Products & Nuclear Fuels	59	27,90	25,42	180	806,41	587,22
10. Manufacture of Cement & Cement Products	170	123,98	108,36	196	1001,85	852,48
11. Basic Metals & Metal Products	2,964	738,06	640,65	2,466	809,06	709,03
(a) Iron & Steel	611	502,83	449,88	626	492,00	439,09
(b) Non-Ferrous Metals	63	23,98	21,84	128	74,72	61,58
(c) Other Metal Products	2,290	211,25	168,94	1,712	242,33	208,36
12. Engineering	4,168	718,46	541,72	6,717	2657,93	1832,46
(a) Heavy Engineering	487	344,47	268,30	413	497,27	300,69
(b) Light Engineering	2,368	170,72	136,68	1,884	848,34	473,17
(c) Electrical Machinery & Goods	1,097	113,75	78,65	3,794	686,47	530,88
(d) Electronic Machinery & Goods	216	89,52	58,08	626	625,84	527,72
13. Vehicles, Vehicle Parts & Transport Equipments	933	216,58	173,45	1,160	2619,37	1662,15
14. Other Industries	82,194	728,06	613,78	1,05,473	1828,34	1436,02
15. Electricity, Gas & Water	56	92,75	89,02	126	970,72	554,71
(a) Electricity Generation & Transmission	29	89,76	87,24	88	864,97	503,14
(b) Non-Conventional Energy	6	1,28	54	21	67,81	38,58
(c) Gas, Steam & Water Supply	21	1,71	1,25	17	37,95	12,99
16. Construction	2,226	103,50	86,72	3,871	455,30	398,11
III. TRANSPORT OPERATORS	7,939	189,34	144,07	7,412	348,43	308,53
IV. PROFESSIONAL AND OTHER SERVICES	36,312	549,94	439,31	54,560	2007,45	1631,66
V. PERSONAL LOANS	4,29,614	2011,75	1755,69	5,32,201	4241,65	3787,33
1. Loans for Purchase of Consumer Durables	52,906	136,92	112,78	42,684	178,24	141,00
2. Loans for Housing	67,833	742,13	664,83	63,358	1720,07	1596,60
3. Rest of the Personal Loans	3,08,875	1132,70	978,09	4,26,159	2343,34	2049,73
VI. TRADE	78,365	1785,66	1451,34	53,180	6090,04	5100,72
1. Wholesale Trade	12,126	821,98	681,01	19,623	3535,43	3134,43
2. Retail Trade	66,239	963,68	770,33	33,557	2554,61	1966,29
VII. FINANCE	725	134,34	88,06	2,154	3490,56	2470,08
VIII. ALL OTHERS	1,03,398	1007,32	858,81	1,63,494	2848,76	2484,53
TOTAL BANK CREDIT	9,24,738	15980,83	12903,98	9,57,725	37985,93	30041,64
<i>OF WHICH:</i> 1. Artisans & Village Industries	10,248	45,57	42,68	8,235	26,75	27,54
2. Other Small Scale Industries	68,726	2861,21	2281,09	52,514	2080,38	1714,99