

Table No. 5.9 – District-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation - March 2001

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-	Accounts	Out-	Accounts	Out-	Accounts	Out-
		standing		standing		standing		standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	12,369	533,02,89	1,10,539	388,64,93	91,947	181,27,34	99,216	198,77,1
1. Direct Finance	11,508	222,17,26	1,08,910	351,56,00	91,513	173,56,86	97,600	177,15,5
2. Indirect Finance	861	310,85,63	1,629	37,08,93	434	7,70,48	1,616	21,61,5
II. INDUSTRY	1,32,365	13744,59,19	74,139	5567,85,95	3,192	166,68,91	6,305	210,50,3
1. Mining & Quarrying	466	252,24,57	52	7,47,11	11	58,12	22	2,63,9
2. Manufacturing & Processing	1,27,902	12539,52,89	73,614	5508,57,10	3,117	164,73,28	6,236	198,01,7
3. Electricity, Gas & Water	126	554,70,70	26	21,33,56	—	—	12	68,8
4. Construction	3,871	398,11,03	447	30,48,18	64	1,37,51	35	9,15,8
III. TRANSPORT OPERATORS	7,412	308,53,29	2,417	31,77,51	558	6,19,40	541	5,91,7
IV. PROFESSIONAL AND OTHER SERVICES	54,560	1631,65,81	11,386	147,53,66	4,480	19,66,69	3,622	19,73,0
V. PERSONAL LOANS	5,32,201	3787,33,45	1,57,451	686,01,09	41,341	129,66,72	38,371	120,77,0
1. Loans for Purchase of Consumer Durables	42,684	140,99,89	19,443	47,37,67	4,411	6,55,06	5,216	9,21,1
2. Loans for Housing	63,358	1596,60,16	21,082	236,19,25	4,341	45,50,19	2,994	35,77,7
3. Rest of the Personal Loans	4,26,159	2049,73,40	1,16,926	402,44,17	32,589	77,61,47	30,161	75,78,2
VI. TRADE	53,180	5100,71,87	28,569	563,48,55	8,124	49,80,51	7,939	51,62,4
1. Wholesale Trade	19,623	3134,42,94	3,829	289,25,65	753	17,12,96	651	13,95,4
2. Retail Trade	33,557	1966,28,93	24,740	274,22,90	7,371	32,67,55	7,288	37,67,0
VII. FINANCE	2,160	2485,91,62	329	54,06,48	35	1,28,67	34	8,09,6
VIII. ALL OTHERS	1,63,494	2484,52,59	46,493	432,85,73	6,668	49,06,24	11,954	51,51,3
TOTAL BANK CREDIT	9,57,741	30076,30,71	4,31,323	7872,23,90	1,56,345	603,64,48	1,67,982	666,92,6
<i>OF WHICH:</i>								
1. Artisans & Village Industries	8,235	27,53,64	5,391	29,47,67	776	1,51,13	879	3,16,6
2. Other Small Scale Industries	52,514	1714,98,64	42,877	1902,24,54	1,541	26,91,16	4,033	71,14,7

OCCUPATION	DINDIGUL		ERODE		KANCHEEPURAM		KANYAKUMARI	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out-	Accounts	Out-	Accounts	Out-	Accounts	Out-
		standing		standing		standing		standing
	9	10	11	12	13	14	15	16
I. AGRICULTURE	85,811	158,11,52	1,67,308	340,09,75	54,923	93,45,15	70,330	115,42,08
1. Direct Finance	84,218	139,53,89	1,64,422	310,22,08	54,609	87,63,36	66,879	108,58,07
2. Indirect Finance	1,593	18,57,63	2,886	29,87,67	314	5,81,79	3,451	6,84,01
II. INDUSTRY	4,765	297,93,28	14,344	664,23,05	10,394	58,99,26	8,037	91,79,01
1. Mining & Quarrying	10	43,24	64	6,24,57	—	—	3	12,00
2. Manufacturing & Processing	4,730	295,99,83	14,113	639,07,94	10,312	57,90,68	7,982	90,00,07
3. Electricity, Gas & Water	2	31,39	8	84,70	2	7,48	—	—
4. Construction	23	1,18,82	159	18,05,84	80	1,01,10	52	1,66,84
III. TRANSPORT OPERATORS	717	9,76,75	879	16,03,69	644	2,70,49	928	11,07,39
IV. PROFESSIONAL AND OTHER SERVICES	4,361	17,49,39	7,172	54,48,54	4,998	14,49,37	7,794	36,68,53
V. PERSONAL LOANS	30,009	88,42,48	49,755	178,27,14	42,007	125,47,87	45,109	134,01,27

1. Loans for Purchase of Consumer Durables	4,016	5,20,86	5,351	11,10,67	4,493	7,75,38	3,530	8,22,61
2. Loans for Housing	3,522	26,84,65	7,086	70,16,91	7,283	47,27,68	5,933	37,38,14
3. Rest of the Personal Loans	22,471	56,36,97	37,318	96,99,56	30,231	70,44,81	35,646	88,40,51
VI. TRADE	9,421	125,97,46	10,942	157,73,94	11,820	34,52,52	12,658	61,58,80
1. Wholesale Trade	641	73,33,11	1,381	82,31,39	824	9,37,88	479	11,84,80
2. Retail Trade	8,780	52,64,35	9,561	75,42,55	10,996	25,14,64	12,179	49,73,90
VII. FINANCE	14	93,91	37	2,95,72	16	2,42,45	11	37,52
VIII. ALL OTHERS	4,258	32,54,93	9,732	76,14,36	13,548	45,06,67	13,583	69,67,67
TOTAL BANK CREDIT	1,39,356	731,19,72	2,60,169	1489,96,19	1,38,350	377,13,78	1,58,450	520,62,21
<i>OF WHICH:</i>								
1. Artisans & Village Industries	496	1,82,89	1,347	7,57,90	2,329	4,15,48	2,974	4,90,61
2. Other Small Scale Industries	2,183	52,84,53	7,881	233,37,99	5,029	27,88,36	2,548	30,61,81

OCCUPATION	KARUR		MADURAI		NAGAPATTINAM		NAMAKKAL	
	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	50,216	97,13,43	87,583	176,05,50	54,209	95,75,57	54,599	127,27,07
1. Direct Finance	49,567	88,29,02	86,148	158,40,69	54,093	93,82,61	53,861	119,95,60
2. Indirect Finance	649	8,84,41	1,435	17,64,81	116	1,92,96	738	7,31,47
II. INDUSTRY	4,745	119,54,87	13,453	747,10,99	1,935	28,75,31	9,671	119,30,51
1. Mining & Quarrying	6	16,10	40	12,16,24	2	8,92	8	66,11
2. Manufacturing & Processing	4,707	116,71,51	12,184	721,14,82	1,867	21,65,09	9,634	117,97,41
3. Electricity, Gas & Water	1	9,26	18	1,08,67	1	19	2	5,21
4. Construction	31	2,58,00	1,211	12,71,26	65	7,01,11	27	61,71
III. TRANSPORT OPERATORS	288	4,06,63	1,397	21,84,77	561	5,29,25	1,306	50,24,60
IV. PROFESSIONAL AND OTHER SERVICES	2,086	8,24,77	8,416	79,40,46	2,125	10,15,67	2,358	23,71,61
V. PERSONAL LOANS	16,940	58,68,95	72,051	283,26,81	28,434	90,04,31	21,866	64,50,41
1. Loans for Purchase of Consumer Durables	1,734	3,13,37	6,076	12,53,18	3,022	4,30,45	1,790	3,77,97
2. Loans for Housing	3,311	25,02,20	11,751	108,99,60	3,347	26,83,08	2,290	18,61,21
3. Rest of the Personal Loans	11,895	30,53,38	54,224	161,74,03	22,065	58,90,78	17,786	42,11,21
VI. TRADE	3,010	30,68,72	17,456	318,30,00	7,890	42,54,08	5,557	34,18,21
1. Wholesale Trade	443	10,86,69	2,301	108,03,93	229	14,58,57	746	10,05,60
2. Retail Trade	2,567	19,82,03	15,155	210,26,07	7,661	27,95,51	4,811	24,12,61
VII. FINANCE	52	1,60,04	59	12,42,76	265	4,53,00	55	1,89,40
VIII. ALL OTHERS	4,365	17,29,16	14,972	123,05,00	6,414	20,85,48	4,498	40,95,60
TOTAL BANK CREDIT	81,702	337,26,57	2,15,387	1761,46,29	1,01,833	297,92,67	99,910	462,07,67
<i>OF WHICH:</i>								
1. Artisans & Village Industries	549	78,67	1,769	9,98,19	318	79,30	1,162	1,91,71
2. Other Small Scale Industries	1,907	52,96,56	7,997	166,43,52	1,063	8,21,70	4,950	47,42,71

OCCUPATION	NILGIRI		PERAMBALUR		PUDUKOTTAI		RAMANATHA PURAM	
	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	23,479	63,42,05	72,129	109,93,72	48,222	82,94,63	43,656	65,37,90
1. Direct Finance	23,213	49,76,44	71,657	107,98,99	48,081	80,27,18	42,644	63,65,71

	2. Indirect Finance	266	13,65,61	472	1,94,73	141	2,67,45	1,012	1,72,10
II.	INDUSTRY	2,103	366,07,87	1,749	5,28,36	2,316	33,50,54	6,059	30,72,40
	1. Mining & Quarrying	3	24,37	1	3,30	2	8,80	—	—
	2. Manufacturing & Processing	2,085	362,84,21	1,709	5,10,13	2,308	33,25,10	6,039	30,61,42
	3. Electricity, Gas & Water	1	2,80	—	—	—	—	1	2,50
	4. Construction	14	2,96,49	39	14,93	6	16,64	19	8,50
III.	TRANSPORT OPERATORS	370	6,27,49	369	1,16,07	650	2,01,54	206	1,06,50
IV.	PROFESSIONAL AND OTHER SERVICES	3,021	20,45,83	1,282	2,59,41	3,191	8,87,08	3,230	5,66,60
V.	PERSONAL LOANS	20,900	69,11,20	13,334	30,51,23	13,316	43,51,50	16,363	38,21,40
	1. Loans for Purchase of Consumer Durables	3,715	5,36,51	1,377	1,86,37	877	1,36,17	2,185	2,85,70
	2. Loans for Housing	1,238	17,72,63	1,227	7,46,73	2,022	16,39,37	1,070	8,23,98
	3. Rest of the Personal Loans	15,947	46,02,06	10,730	21,18,13	10,417	25,75,96	13,108	27,11,72
VI.	TRADE	5,754	30,89,03	2,785	8,88,13	5,829	20,31,39	11,132	26,95,50
	1. Wholesale Trade	229	7,01,93	50	18,91	1,071	5,64,04	170	5,96,20
	2. Retail Trade	5,525	23,87,10	2,735	8,69,22	4,758	14,67,35	10,962	20,99,30
VII.	FINANCE	13	2,27,85	9	25,40	22	61,72	1	7
VIII.	ALL OTHERS	3,750	37,62,05	3,783	11,14,57	8,821	49,44,65	11,122	34,19,40
TOTAL BANK CREDIT		59,390	596,13,37	95,440	169,76,89	82,367	241,23,05	91,769	202,20,60
<i>OF WHICH:</i>									
	1. Artisans & Village Industries	272	1,43,01	555	96,83	485	1,00,07	3,471	2,81,80
	2. Other Small Scale Industries	1,040	51,36,63	878	2,42,69	1,624	10,24,75	1,592	12,42,48

OCCUPATION	SALEM		SIVAGANGA		THANJAVUR		THENI		
	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	72,683	168,69,00	48,164	69,10,63	1,06,203	197,70,70	62,114	109,99,80	
1. Direct Finance	71,374	157,67,38	45,889	65,10,07	1,04,743	190,00,53	61,822	108,14,38	
2. Indirect Finance	1,309	11,01,62	2,275	4,00,56	1,460	7,70,17	292	1,85,42	
II. INDUSTRY	12,148	836,86,58	4,188	46,10,16	6,379	247,28,08	2,245	43,33,08	
1. Mining & Quarrying	96	20,69,66	—	—	3	10,31	—	—	
2. Manufacturing & Processing	11,775	798,33,34	4,138	45,43,75	6,190	175,69,88	2,200	43,19,48	
3. Electricity, Gas & Water	29	1,93,13	—	—	6	66,41,78	—	—	
4. Construction	248	15,90,45	50	66,41	180	5,06,11	45	13,50	
III. TRANSPORT OPERATORS	1,820	45,03,89	239	5,08,54	1,615	19,91,87	229	1,93,48	
IV. PROFESSIONAL AND OTHER SERVICES	3,625	49,77,05	11,577	21,59,96	7,094	45,65,33	1,789	5,31,78	
V. PERSONAL LOANS	52,801	218,04,63	23,965	67,70,81	49,133	178,30,45	13,479	33,81,00	
1. Loans for Purchase of Consumer Durables	6,832	13,39,75	3,100	4,48,27	5,229	8,33,48	1,785	2,76,40	
2. Loans for Housing	7,242	93,77,04	2,979	20,15,72	8,327	72,26,62	1,314	8,01,48	
3. Rest of the Personal Loans	38,727	110,87,84	17,886	43,06,82	35,577	97,70,35	10,380	23,03,12	
VI. TRADE	14,201	228,20,02	10,875	27,16,16	12,016	94,56,29	4,884	20,06,70	
1. Wholesale Trade	3,666	110,70,46	326	5,85,24	692	36,19,34	238	4,05,30	
2. Retail Trade	10,535	117,49,56	10,549	21,30,92	11,324	58,36,95	4,646	16,01,30	
VII. FINANCE	271	17,95,67	14	45,41	205	10,44,13	9	14,71,80	
VIII. ALL OTHERS	9,050	104,23,29	6,610	30,59,54	12,557	78,51,57	1,362	5,71,70	
TOTAL BANK CREDIT		1,66,599	1668,80,13	1,05,632	267,81,21	1,95,202	872,38,42	86,111	234,89,40
<i>OF WHICH:</i>									
	1. Artisans & Village Industries	2,078	5,99,08	726	97,33	1,041	2,47,53	494	1,58,70
	2. Other Small Scale Industries	6,260	218,92,44	2,732	16,22,06	3,833	38,27,98	1,112	8,88,10

OCCUPATION	THIRUVALLUR		THIRUVARUR		TIRUCHIRAPALLI		TIRUNELVALI	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
	41	42	43	44	45	46	47	48
I. AGRICULTURE	67,525	152,74,25	42,769	64,88,65	83,031	166,19,92	1,15,459	212,59,48
1. Direct Finance	67,182	140,24,55	41,934	63,63,39	82,117	156,09,17	1,12,947	153,05,48
2. Indirect Finance	343	12,49,70	835	1,25,26	914	10,10,75	2,512	59,53,92
II. INDUSTRY	15,572	882,71,12	1,841	8,73,63	11,574	456,08,78	9,086	442,54,58
1. Mining & Quarrying	21	1,30,44	—	—	39	2,81,08	33	79,57,78
2. Manufacturing & Processing	15,425	872,24,27	1,835	8,49,79	11,417	442,41,75	8,865	360,67,12
3. Electricity, Gas & Water	22	2,43,80	—	—	26	3,64,42	1	25,38
4. Construction	104	6,72,61	6	23,84	92	7,21,53	187	2,04,22
III. TRANSPORT OPERATORS	581	10,38,53	438	2,48,44	1,563	27,44,92	1,328	20,15,08
IV. PROFESSIONAL AND OTHER SERVICES	4,521	80,50,70	1,980	5,53,05	6,498	43,75,05	10,802	25,28,62
V. PERSONAL LOANS	42,550	235,78,45	19,040	44,33,41	81,366	329,45,21	60,847	172,19,92
1. Loans for Purchase of Consumer Durables	4,461	9,43,12	1,310	1,66,11	11,442	43,36,61	12,489	20,41,82
2. Loans for Housing	7,183	95,25,07	1,593	9,39,23	10,941	120,67,86	7,276	51,16,92
3. Rest of the Personal Loans	30,906	131,10,26	16,137	33,28,07	58,983	165,40,74	41,082	100,61,11
VI. TRADE	12,521	87,70,05	5,451	16,45,74	11,410	123,34,16	24,147	91,22,22
1. Wholesale Trade	708	28,22,65	233	3,25,78	1,284	46,29,61	811	30,70,32
2. Retail Trade	11,813	59,47,40	5,218	13,19,96	10,126	77,04,55	23,336	60,51,90
VII. FINANCE	108	7,56,75	18	58,72	173	5,83,75	51	2,31,18
VIII. ALL OTHERS	10,548	91,74,45	5,821	15,33,05	18,615	142,74,32	23,998	68,18,48
TOTAL BANK CREDIT	1,53,926	1549,14,30	77,358	158,34,69	2,14,230	1294,86,11	2,45,718	1034,49,22
<i>OF WHICH:</i>								
1. Artisans & Village Industries	2,228	4,47,89	207	45,66	1,204	3,13,76	1,996	2,40,12
2. Other Small Scale Industries	9,927	295,91,41	1,474	7,28,99	6,621	147,36,49	3,387	62,93,22

OCCUPATION	TIRUVANNAMALAI		TOOTHUKUDI		VELLORE	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
	49	50	51	52	53	54
I. AGRICULTURE	1,08,591	172,45,93	49,163	81,81,53	1,06,200	192,57,42
1. Direct Finance	1,08,205	169,55,05	48,084	70,52,31	1,05,492	176,17,82
2. Indirect Finance	386	2,90,88	1,079	11,29,22	708	16,39,60
II. INDUSTRY	8,844	37,83,27	5,418	235,92,69	17,785	451,23,38
1. Mining & Quarrying	9	1,03,12	13	47,34	11	1,46,08
2. Manufacturing & Processing	8,822	35,79,07	5,369	232,54,15	17,702	443,93,42
3. Electricity, Gas & Water	2	89,56	1	20,52	10	3,62,12
4. Construction	11	11,52	35	2,70,68	62	2,21,72
III. TRANSPORT OPERATORS	461	4,62,23	1,986	25,63,78	995	16,17,52
IV. PROFESSIONAL AND OTHER SERVICES	3,784	9,79,16	6,488	47,74,48	6,651	40,89,62
V. PERSONAL LOANS	20,169	59,26,62	36,373	121,51,47	55,785	176,34,62
1. Loans for Purchase of Consumer Durables	1,971	2,78,51	3,565	5,23,09	7,340	11,12,42
2. Loans for Housing	3,159	24,96,99	4,328	48,70,13	9,933	72,61,82
3. Rest of the Personal Loans	15,039	31,51,12	28,480	67,58,25	38,512	92,60,32
VI. TRADE	9,248	36,48,79	15,011	86,54,67	17,484	77,22,12

1. Wholesale Trade	339	13,93,22	1,177	36,27,39	847	23,81,13
2. Retail Trade	8,909	22,55,57	13,834	50,27,28	16,637	53,41,00
VII. FINANCE	9	18,15	39	9,85,61	40	5,44,43
VIII. ALL OTHERS	3,720	14,97,15	11,216	66,69,25	14,756	74,21,00
TOTAL BANK CREDIT	1,54,826	335,61,30	1,25,694	675,73,48	2,19,696	1034,10,27
<i>OF WHICH:</i>						
1. Artisans & Village Industries	3,340	4,90,32	1,260	2,19,91	1,786	4,23,53
2. Other Small Scale Industries	3,617	16,04,56	2,317	81,63,81	11,497	193,26,13

OCCUPATION	VILLUPURAM		VIRUDHUNAGAR	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	55	56	57	58
I. AGRICULTURE	1,13,964	179,69,76	37,317	60,95,65
1. Direct Finance	1,12,689	175,63,83	36,326	52,19,40
2. Indirect Finance	1,275	4,05,93	991	8,76,25
II. INDUSTRY	2,572	46,72,93	13,855	806,18,65
1. Mining & Quarrying	3	10,59	21	1,56,79
2. Manufacturing & Processing	2,552	46,40,49	13,784	802,29,80
3. Electricity, Gas & Water	2	10,37	2	1,59,74
4. Construction	15	11,48	48	72,32
III. TRANSPORT OPERATORS	374	5,40,05	769	10,24,05
IV. PROFESSIONAL AND OTHER SERVICES	3,113	13,25,56	4,802	30,04,86
V. PERSONAL LOANS	32,754	73,31,76	36,030	103,71,58
1. Loans for Purchase of Consumer Durables	2,500	3,83,62	7,823	9,11,16
2. Loans for Housing	3,312	18,89,54	4,608	34,20,52
3. Rest of the Personal Loans	26,942	50,58,60	23,599	60,39,90
VI. TRADE	5,993	43,71,01	12,993	85,56,78
1. Wholesale Trade	390	24,42,86	1,175	46,07,98
2. Retail Trade	5,603	19,28,15	11,818	39,48,80
VII. FINANCE	9	10,46,47	11	22,81,46
VIII. ALL OTHERS	4,570	18,01,59	12,160	64,38,14
TOTAL BANK CREDIT	1,63,349	390,59,13	1,17,937	1183,91,17
<i>OF WHICH:</i>				
1. Artisans & Village Industries	925	2,15,68	1,804	2,48,98
2. Other Small Scale Industries	933	11,90,93	7,734	307,05,15