

**State: Tamil Nadu**

**Table No.5.6 – State and Bank Group-wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation–March 2002**

<b>SOUTHERN REGION</b>		(Amount in Rupees Lakh)				
<b>OCCUPATION</b>	<b>STATE BANK OF INDIA AND ITS ASSOCIATES</b>			<b>NATIONALISED BANKS</b>		
	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>4,98,299</b>	<b>1449,71</b>	<b>1305,73</b>	<b>14,78,994</b>	<b>3628,96</b>	<b>2904,27</b>
1. Direct Finance	4,95,891	1153,10	1038,91	14,45,627	3004,33	2412,77
2. Indirect Finance	2,408	296,62	266,82	33,367	624,63	491,50
<b>II. INDUSTRY</b>	<b>56,472</b>	<b>8571,04</b>	<b>6058,66</b>	<b>2,06,281</b>	<b>13672,97</b>	<b>11384,95</b>
1. Mining & Quarrying	182	283,67	223,43	1,237	438,10	340,74
2. Food Manufacturing & Processing	2,665	955,71	533,40	20,774	1516,73	1223,13
(a) Rice Mills, Flour & Dal Mills	674	46,39	37,73	1,564	89,92	75,56
(b) Sugar	57	459,09	204,51	62	637,60	482,23
(c) Edible Oils & Vanaspati	212	113,85	48,36	377	48,49	47,41
(d) Tea Processing	65	20,25	15,72	230	64,56	50,20
(e) Processing of Fruits & Vegetables	25	31,88	17,29	66	177,09	173,49
(f) Others	1,632	284,26	209,78	18,475	499,06	394,24
3. Beverage & Tobacco	105	54,41	47,07	241	102,20	96,40
4. Textiles	8,763	2166,21	1608,12	24,248	3411,70	2837,72
(a) Cotton Textiles	3,656	1171,53	881,46	7,261	1852,42	1503,72
(b) Jute & Other Natural Fibre Textiles	488	3,57	2,92	1,137	11,58	11,77
(c) Handloom Textiles & Khadi	1,014	32,11	27,01	1,882	97,41	82,67
(d) Other Textiles & Textile Products	3,605	959,00	696,73	13,968	1450,29	1239,56
5. Paper, Paper Products & Printing	1,935	262,40	209,12	3,430	382,00	355,15
6. Leather & Leather Products	769	636,29	373,27	6,620	690,89	582,29
7. Rubber & Plastic Products	1,001	243,96	189,02	2,840	229,48	178,51
8. Chemicals & Chemical Products	2,128	1078,06	722,11	5,238	1397,13	1230,90
(a) Heavy Industrial Chemicals	61	81,71	69,86	351	174,25	151,98
(b) Fertilisers	29	211,21	206,11	111	586,43	566,15
(c) Drugs & Pharmaceuticals	273	308,86	130,98	2,218	384,76	292,98
(d) Non-Edible Oils	30	18,67	18,09	38	8,98	10,06
(e) Other Chemicals & Chemical Products	1,735	457,62	297,07	2,520	242,71	209,72
9. Petroleum, Coal Products & Nuclear Fuels	14	3,65	2,76	196	389,53	254,87
10. Manufacture of Cement & Cement Products	251	149,39	127,35	308	459,97	392,74
11. Basic Metals & Metal Products	1,503	333,22	244,81	6,445	832,57	836,70
(a) Iron & Steel	244	190,32	139,02	600	453,67	438,33
(b) Non-Ferrous Metals	50	24,72	18,23	193	140,04	179,75
(c) Metal Products	1,209	118,18	87,56	5,652	238,87	218,62
12. Engineering	3,019	721,83	560,81	23,363	1236,03	928,84
(a) Heavy Engineering	156	109,74	86,68	741	269,91	172,90
(b) Light Engineering	1,276	261,64	185,89	19,117	376,69	312,25
(c) Electrical Machinery & Goods	679	212,09	177,90	2,006	398,89	290,14
(d) Electronic Machinery & Goods	908	138,35	110,35	1,499	190,53	153,54
13. Vehicles, Vehicle Parts & Transport Equipments	560	597,90	334,82	2,030	537,77	391,47
14. Other Industries	32,694	624,74	514,28	1,04,722	857,43	785,16
15. Electricity, Gas & Water	72	313,87	240,20	250	595,80	430,07
(a) Electricity Generation & Transmission	51	310,43	237,21	97	493,06	376,73
(b) Non-Conventional Energy	1	40	20	36	59,21	31,79

(c) Gas, Steam & Water Supply	20	3,04	2,78	117	43,53	21,55
16. Construction	811	145,72	128,11	4,339	595,62	520,25
<b>III. TRANSPORT OPERATORS</b>	<b>9,369</b>	<b>163,95</b>	<b>100,89</b>	<b>12,244</b>	<b>317,15</b>	<b>284,16</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>11,247</b>	<b>380,41</b>	<b>273,73</b>	<b>99,273</b>	<b>2260,82</b>	<b>1441,85</b>
<b>V. PERSONAL LOANS</b>	<b>3,53,448</b>	<b>2329,05</b>	<b>1933,23</b>	<b>9,77,743</b>	<b>4779,17</b>	<b>4138,28</b>
1. Loans for Purchase of Consumer Durables	40,677	138,51	97,32	65,199	163,33	127,73
2. Loans for Housing	40,027	1027,53	910,00	1,14,681	2084,67	1865,75
3. Rest of the Personal Loans	2,72,744	1163,01	925,90	7,97,863	2531,17	2144,81
<b>VI. TRADE</b>	<b>40,341</b>	<b>1435,21</b>	<b>944,05</b>	<b>1,72,993</b>	<b>4018,68</b>	<b>3741,25</b>
1. Wholesale Trade	4,026	924,25	620,52	16,913	2813,16	2690,45
2. Retail Trade	36,315	510,95	323,53	1,56,080	1205,52	1050,80
<b>VII. FINANCE</b>	<b>2,191</b>	<b>685,20</b>	<b>615,61</b>	<b>3,755</b>	<b>1189,22</b>	<b>1090,34</b>
<b>VIII. ALL OTHERS</b>	<b>1,07,822</b>	<b>3348,51</b>	<b>2547,52</b>	<b>4,17,193</b>	<b>2882,58</b>	<b>2503,85</b>
<b>TOTAL BANK CREDIT</b>	<b>10,79,189</b>	<b>18363,08</b>	<b>13779,42</b>	<b>33,68,476</b>	<b>32749,56</b>	<b>27488,96</b>
<i>OF WHICH: 1. Artisans and Village &amp; Tiny Industries</i>	11,883	692,73	544,94	15,098	116,79	119,29
<i>2. Other Small Scale Industries</i>	28,478	1279,84	933,91	82,653	2855,92	2428,85

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>55</b>	<b>33,55</b>	<b>34,65</b>	<b>1,65,765</b>	<b>182,63</b>	<b>162,20</b>
1. Direct Finance	23	9	9	1,51,215	163,60	145,15
2. Indirect Finance	32	33,45	34,56	14,550	19,03	17,05
<b>II. INDUSTRY</b>	<b>6,401</b>	<b>3756,97</b>	<b>2650,64</b>	<b>21,843</b>	<b>33,01</b>	<b>28,11</b>
1. Mining & Quarrying	21	90,93	58,03	4	16	13
2. Food Manufacturing & Processing	46	69,09	60,44	45	1,28	1,11
(a) Rice Mills, Flour & Dal Mills	—	—	—	24	34	29
(b) Sugar	7	47,75	39,88	—	—	—
(c) Edible Oils & Vanaspati	1	20	22	1	—	1
(d) Tea Processing	2	80	43	—	—	—
(e) Processing of Fruits & Vegetables	2	33	33	—	—	—
(f) Others	34	20,00	19,58	20	94	82
3. Beverage & Tobacco	7	1,74	64	1	8	7
4. Textiles	173	257,26	204,92	215	53	32
(a) Cotton Textiles	97	96,37	80,55	1	9	6
(b) Jute & Other Natural Fibre Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	1	22	22	185	28	12
(d) Other Textiles & Textile Products	75	160,68	124,15	29	17	13
5. Paper, Paper Products & Printing	18	34,64	34,46	36	32	17
6. Leather & Leather Products	39	36,80	29,15	—	—	—
7. Rubber & Plastic Products	11	56,14	21,05	3	10	8
8. Chemicals & Chemical Products	215	431,72	375,78	6	14	12
(a) Heavy Industrial Chemicals	74	109,64	100,33	—	—	—
(b) Fertilisers	2	44,85	44,85	—	—	—
(c) Drugs & Pharmaceuticals	6	75,98	69,68	2	1	1
(d) Non-Edible Oils	1	8,50	8,78	—	—	—
(e) Other Chemicals & Chemical Products	132	192,74	152,13	4	13	11
9. Petroleum, Coal Products & Nuclear Fuels	10	39,92	35,61	4	11	10
10. Manufacture of Cement & Cement Products	28	330,35	306,07	2	1	1
11. Basic Metals & Metal Products	74	109,88	66,27	63	34	34
(a) Iron & Steel	26	27,80	20,09	—	—	—
(b) Non-Ferrous Metals	31	60,12	32,98	—	—	—
(c) Metal Products	17	21,97	13,20	63	34	34

12. Engineering	162	887,82	605,51	59	20	17
(a) Heavy Engineering	53	188,58	150,45	—	—	—
(b) Light Engineering	34	288,75	171,93	37	8	8
(c) Electrical Machinery & Goods	56	276,93	191,70	20	9	7
(d) Electronic Machinery & Goods	19	133,56	91,43	2	3	2
13. Vehicles, Vehicle Parts & Transport Equipments	198	796,83	432,44	10	7	7
14. Other Industries	5,302	329,09	167,62	21,173	26,54	22,85
15. Electricity, Gas & Water	23	155,20	136,00	—	—	—
(a) Electricity Generation & Transmission	18	85,46	66,66	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	5	69,73	69,34	—	—	—
16. Construction	74	129,58	116,65	222	3,14	2,58
<b>III. TRANSPORT OPERATORS</b>	<b>99</b>	<b>155,91</b>	<b>132,75</b>	<b>1,602</b>	<b>4,55</b>	<b>4,01</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>1,024</b>	<b>712,63</b>	<b>608,15</b>	<b>41,676</b>	<b>49,92</b>	<b>41,53</b>
<b>V. PERSONAL LOANS</b>	<b>2,56,279</b>	<b>2929,11</b>	<b>2100,56</b>	<b>57,663</b>	<b>120,83</b>	<b>105,67</b>
1. Loans for Purchase of Consumer Durables	1,802	19,96	19,99	14,258	30,99	25,43
2. Loans for Housing	9,867	808,52	674,18	1,896	14,46	12,83
3. Rest of the Personal Loans	2,44,610	2100,63	1406,38	41,509	75,38	67,41
<b>VI. TRADE</b>	<b>301</b>	<b>160,49</b>	<b>128,63</b>	<b>32,470</b>	<b>29,58</b>	<b>26,08</b>
1. Wholesale Trade	249	73,73	56,16	1,755	2,95	2,64
2. Retail Trade	52	86,75	72,47	30,715	26,63	23,44
<b>VII. FINANCE</b>	<b>83</b>	<b>707,02</b>	<b>453,52</b>	<b>632</b>	<b>1,41</b>	<b>1,19</b>
<b>VIII. ALL OTHERS</b>	<b>12,134</b>	<b>234,51</b>	<b>201,30</b>	<b>41,843</b>	<b>61,29</b>	<b>52,07</b>
<b>TOTAL BANK CREDIT</b>	<b>2,76,376</b>	<b>8690,19</b>	<b>6310,20</b>	<b>3,63,494</b>	<b>483,22</b>	<b>420,87</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	118	3,59	2,95	10,335	12,08	10,07
2. Other Small Scale Industries	149	57,44	49,05	11,086	15,37	13,34

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>2,20,348</b>	<b>998,90</b>	<b>647,80</b>	<b>23,63,461</b>	<b>6293,75</b>	<b>5054,66</b>
1. Direct Finance	2,12,302	705,69	468,48	23,05,058	5026,82	4065,41
2. Indirect Finance	8,046	293,21	179,32	58,403	1266,94	989,25
<b>II. INDUSTRY</b>	<b>43,065</b>	<b>11843,63</b>	<b>9544,14</b>	<b>3,34,062</b>	<b>37877,63</b>	<b>29666,50</b>
1. Mining & Quarrying	276	82,92	69,75	1,720	895,78	692,09
2. Food Manufacturing & Processing	3,015	965,28	830,93	26,545	3508,09	2649,01
(a) Rice Mills, Flour & Dal Mills	1,593	138,25	114,04	3,855	274,91	227,62
(b) Sugar	48	348,03	287,44	174	1492,47	1014,06
(c) Edible Oils & Vanaspati	484	147,97	135,60	1,075	310,51	231,59
(d) Tea Processing	56	60,95	53,76	353	146,56	120,12
(e) Processing of Fruits & Vegetables	45	19,33	10,63	138	228,64	201,74
(f) Others	789	250,75	229,46	20,950	1055,01	853,88
3. Beverage & Tobacco	133	105,99	87,50	487	264,42	231,68
4. Textiles	9,341	3037,56	2347,71	42,740	8873,26	6998,78
(a) Cotton Textiles	5,291	2378,60	1823,01	16,306	5499,01	4288,80
(b) Jute & Other Natural Fibre Textiles	83	7,37	6,28	1,708	22,51	20,97
(c) Handloom Textiles & Khadi	360	21,61	20,28	3,442	151,63	130,30
(d) Other Textiles & Textile Products	3,607	629,98	498,14	21,284	3200,11	2558,71
5. Paper, Paper Products & Printing	1,661	625,66	515,19	7,080	1305,02	1114,09
6. Leather & Leather Products	424	135,31	117,19	7,852	1499,28	1101,90
7. Rubber & Plastic Products	810	388,68	302,08	4,665	918,35	690,74
8. Chemicals & Chemical Products	1,337	1041,13	907,72	8,924	3948,19	3236,63
(a) Heavy Industrial Chemicals	222	365,64	361,98	708	731,25	684,15

(b) Fertilisers	54	158,37	164,20	196	1000,86	981,31
(c) Drugs & Pharmaceuticals	242	250,26	194,31	2,741	1019,86	687,96
(d) Non-Edible Oils	26	2,30	2,94	95	38,45	39,88
(e) Other Chemicals & Chemical Products	793	264,57	184,29	5,184	1157,77	843,32
9. Petroleum, Coal Products & Nuclear Fuels	69	102,72	93,23	293	535,93	386,57
10. Manufacture of Cement & Cement Products	163	451,37	428,77	752	1391,11	1254,94
11. Basic Metals & Metal Products	1,183	933,47	904,72	9,268	2209,47	2052,83
(a) Iron & Steel	501	609,37	637,93	1,371	1281,15	1235,37
(b) Non-Ferrous Metals	72	191,20	168,71	346	416,07	399,67
(c) Metal Products	610	132,90	98,07	7,551	512,25	417,79
12. Engineering	1,898	837,94	569,75	28,501	3683,81	2665,09
(a) Heavy Engineering	367	364,13	231,19	1,317	932,36	641,22
(b) Light Engineering	899	129,88	103,45	21,363	1057,05	773,60
(c) Electrical Machinery & Goods	388	206,63	142,92	3,149	1094,64	802,73
(d) Electronic Machinery & Goods	244	137,29	92,20	2,672	599,76	447,54
13. Vehicles, Vehicle Parts & Transport Equipments	663	1133,95	771,59	3,461	3066,51	1930,38
14. Other Industries	19,959	786,95	677,09	1,83,850	2624,75	2167,00
15. Electricity, Gas & Water	115	851,81	607,11	460	1916,68	1413,38
(a) Electricity Generation & Transmission	46	747,31	535,66	212	1636,26	1216,28
(b) Non-Conventional Energy	15	48,97	46,10	52	108,59	78,09
(c) Gas, Steam & Water Supply	54	55,53	25,34	196	171,83	119,01
16. Construction	2,018	362,89	313,81	7,464	1236,96	1081,40
<b>III. TRANSPORT OPERATORS</b>	<b>5,850</b>	<b>701,32</b>	<b>486,92</b>	<b>29,164</b>	<b>1342,89</b>	<b>1008,74</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>15,783</b>	<b>1513,91</b>	<b>1319,60</b>	<b>1,69,003</b>	<b>4917,68</b>	<b>3684,85</b>
<b>V. PERSONAL LOANS</b>	<b>2,12,079</b>	<b>1519,88</b>	<b>1161,61</b>	<b>18,57,212</b>	<b>11678,03</b>	<b>9439,36</b>
1. Loans for Purchase of Consumer Durables	19,873	87,80	65,50	1,41,809	440,60	335,97
2. Loans for Housing	14,068	443,94	358,81	1,80,539	4379,12	3821,58
3. Rest of the Personal Loans	1,78,138	988,13	737,30	15,34,864	6858,32	5281,81
<b>VI. TRADE</b>	<b>45,149</b>	<b>2094,99</b>	<b>1752,16</b>	<b>2,91,254</b>	<b>7738,95</b>	<b>6592,16</b>
1. Wholesale Trade	7,587	928,68	792,71	30,530	4742,78	4162,48
2. Retail Trade	37,562	1166,31	959,45	2,60,724	2996,17	2429,68
<b>VII. FINANCE</b>	<b>1,509</b>	<b>1547,56</b>	<b>1139,85</b>	<b>8,170</b>	<b>4130,42</b>	<b>3300,51</b>
<b>VIII. ALL OTHERS</b>	<b>82,524</b>	<b>1139,51</b>	<b>821,00</b>	<b>6,61,516</b>	<b>7666,41</b>	<b>6125,75</b>
<b>TOTAL BANK CREDIT</b>	<b>6,26,307</b>	<b>21359,71</b>	<b>16873,08</b>	<b>57,13,842</b>	<b>81645,76</b>	<b>64872,53</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	5,261	34,66	32,05	42,695	859,86	709,30
2. Other Small Scale Industries	21,888	1771,44	1440,04	1,44,254	5980,01	4865,20