

Tamil Nadu

Table No.5.7–State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March2002

SOUTHERN REGION

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Out standing	No. of Accounts	Credit Limit	Amount Out standing
	1	2	3	4	5	6
I. AGRICULTURE	14,49,034	2986,10	2290,62	7,47,368	1849,17	1576,99
1. Direct Finance	14,25,433	2694,34	2131,53	7,28,313	1626,97	1396,27
2. Indirect Finance	23,601	291,76	159,09	19,055	222,19	180,72
II. INDUSTRY	63,776	1763,40	1376,03	75,301	5133,99	3926,17
1. Mining & Quarrying	478	33,20	28,74	484	58,66	45,69
2. Food Manufacturing & Processing	1,943	293,03	178,67	3,486	569,12	445,08
(a) Rice Mills, Flour & Dal Mills	1,015	41,61	33,77	1,569	88,66	77,66
(b) Sugar	12	159,03	66,12	32	169,71	129,35
(c) Edible Oils & Vanaspati	218	7,73	6,69	491	91,99	72,00
(d) Tea Processing	74	11,58	11,29	231	72,62	59,81
(e) Processing of Fruits & Vegetables	8	1,07	90	41	11,36	8,66
(f) Others	616	72,01	59,90	1,122	134,79	97,59
3. Beverage & Tobacco	47	5,88	5,56	129	12,99	11,55
4. Textiles	4,619	270,65	217,48	10,890	1500,71	1203,32
(a) Cotton Textiles	1,372	206,88	163,71	4,327	1145,22	923,09
(b) Jute & Other Natural Fibre Textiles	51	77	66	1,479	8,80	6,54
(c) Handloom Textiles & Khadi	1,204	11,82	10,57	1,336	47,34	38,38
(d) Other Textiles & Textile Products	1,992	51,19	42,55	3,748	299,35	235,32
5. Paper, Paper Products & Printing	392	36,57	32,42	2,053	259,87	219,16
6. Leather & Leather Products	148	15,06	14,31	1,272	509,58	307,82
7. Rubber & Plastic Products	437	20,84	17,97	732	90,17	77,12
8. Chemicals & Chemical Products	673	35,98	26,77	2,400	624,92	510,68
(a) Heavy Industrial Chemicals	26	1,89	2,04	109	271,19	280,20
(b) Fertilisers	6	95	74	26	23,88	22,39
(c) Drugs & Pharmaceuticals	84	8,81	7,76	139	20,78	14,95
(d) Non-Edible Oils	4	18	12	43	4,89	4,33
(e) Other Chemicals & Chemical Products	553	24,14	16,12	2,083	304,17	188,81
9. Petroleum, Coal Products & Nuclear Fuels	17	23,16	23,13	41	6,01	5,81
10. Manufacture of Cement & Cement Products	149	151,11	152,19	227	96,88	65,41
11. Basic Metals & Metal Products	526	205,12	138,43	1,453	229,94	171,68
(a) Iron & Steel	89	126,59	81,04	229	76,24	60,70
(b) Non-Ferrous Metals	34	62,20	44,82	57	20,93	13,81
(c) Metal Products	403	16,32	12,58	1,167	132,77	97,16
12. Engineering	857	117,21	114,10	1,929	364,40	269,25
(a) Heavy Engineering	70	10,03	9,53	153	79,10	52,90
(b) Light Engineering	373	8,76	7,44	924	103,52	79,39
(c) Electrical Machinery & Goods	226	90,51	89,96	467	111,06	73,65
(d) Electronic Machinery & Goods	188	7,91	7,17	385	70,71	63,31
13. Vehicles, Vehicle Parts & Transport Equipments	705	266,26	172,11	695	276,01	168,29
14. Other Industries	51,524	159,05	141,30	47,047	331,86	270,50
15. Electricity, Gas & Water	60	28,29	17,45	98	75,52	50,12
(a) Electricity Generation & Transmission	20	23,80	13,61	54	70,31	45,77
(b) Non-Conventional Energy	3	97	96	15	2,77	2,60
(c) Gas, Steam & Water Supply	37	3,51	2,88	29	2,45	1,74
16. Construction	1,201	102,00	95,41	2,365	127,35	104,69
III. TRANSPORT OPERATORS	11,490	77,51	54,09	8,131	175,16	136,07

IV. PROFESSIONAL AND OTHER SERVICES	61,777	165,47	135,93	57,426	415,00	327,90
V. PERSONAL LOANS	3,63,634	1088,12	914,03	4,59,729	1997,61	1667,47
1. Loans for Purchase of Consumer Durables	26,345	66,52	49,01	39,259	110,32	82,31
2. Loans for Housing	27,766	319,83	286,68	38,915	721,25	629,28
3. Rest of the Personal Loans	3,09,523	701,77	578,34	3,81,555	1166,04	955,88
VI. TRADE	1,04,324	387,02	329,59	95,781	964,68	813,16
1. Wholesale Trade	4,860	148,64	137,71	6,188	375,22	320,11
2. Retail Trade	99,464	238,38	191,88	89,593	589,46	493,05
VII. FINANCE	1,552	36,21	30,92	2,152	87,94	79,46
VIII. ALL OTHERS	2,29,721	691,49	536,53	1,86,386	1494,86	1082,63
TOTAL BANK CREDIT	22,85,308	7195,31	5667,75	16,32,274	12118,40	9609,85
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	16,785	99,21	82,61	14,164	384,44	309,50
2. Other Small Scale Industries	32,776	292,69	254,04	39,888	1231,29	955,88

OCCUPATION	(Amount in Rupees Lakh)					
	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	1,48,496	635,11	518,20	18,563	823,38	668,85
1. Direct Finance	1,42,980	454,31	385,39	8,332	251,19	152,23
2. Indirect Finance	5,516	180,79	132,82	10,231	572,19	516,63
II. INDUSTRY	81,218	11890,66	9578,93	1,13,767	19089,58	14785,38
1. Mining & Quarrying	276	72,21	62,60	482	731,70	555,06
2. Food Manufacturing & Processing	3,089	1062,98	803,65	18,027	1582,95	1221,62
(a) Rice Mills, Flour & Dal Mills	931	92,13	79,62	340	52,51	36,58
(b) Sugar	72	471,81	333,02	58	691,92	485,57
(c) Edible Oils & Vanaspati	296	119,34	110,76	70	91,44	42,14
(d) Tea Processing	30	23,61	16,51	18	38,75	32,50
(e) Processing of Fruits & Vegetables	38	19,88	17,10	51	196,33	175,07
(f) Others	1,722	336,21	246,64	17,490	512,00	449,75
3. Beverage & Tobacco	147	70,06	60,71	164	175,49	153,85
4. Textiles	20,261	5644,11	4443,32	6,970	1457,79	1134,65
(a) Cotton Textiles	10,032	3627,40	2815,87	575	519,51	386,13
(b) Jute & Other Natural Fibre Textiles	157	10,25	9,56	21	2,69	4,21
(c) Handloom Textiles & Khadi	860	75,41	65,74	42	17,07	15,61
(d) Other Textiles & Textile Products	9,212	1931,05	1552,15	6,332	918,52	728,69
5. Paper, Paper Products & Printing	1,953	403,27	323,39	2,682	605,32	539,12
6. Leather & Leather Products	560	58,03	54,17	5,872	916,62	725,61
7. Rubber & Plastic Products	1,345	151,52	103,31	2,151	655,81	492,33
8. Chemicals & Chemical Products	1,801	355,55	283,89	4,050	2931,74	2415,29
(a) Heavy Industrial Chemicals	168	63,26	55,24	405	394,90	346,68
(b) Fertilisers	38	42,73	43,31	126	933,30	914,87
(c) Drugs & Pharmaceuticals	555	37,25	25,77	1,963	953,01	639,49
(d) Non-Edible Oils	29	12,98	13,74	19	20,41	21,69
(e) Other Chemicals & Chemical Products	1,011	199,33	145,83	1,537	630,12	492,57
9. Petroleum, Coal Products & Nuclear Fuels	106	76,95	74,99	129	429,81	282,63
10. Manufacture of Cement & Cement Products	189	285,65	279,85	187	857,46	757,48
11. Basic Metals & Metal Products	4,519	1096,30	1089,70	2,770	678,12	653,02
(a) Iron & Steel	568	731,05	754,77	485	347,27	338,86
(b) Non-Ferrous Metals	115	233,90	225,95	140	99,04	115,09
(c) Metal Products	3,836	131,36	108,99	2,145	231,80	199,06
12. Engineering	5,154	1000,72	726,35	20,561	2201,49	1555,39
(a) Heavy Engineering	597	479,78	317,18	497	363,45	261,60
(b) Light Engineering	2,702	261,83	222,98	17,364	682,94	463,79

	(c) Electrical Machinery & Goods	895	175,51	130,02	1,561	717,55	509,09
	(d) Electronic Machinery & Goods	960	83,59	56,16	1,139	437,55	320,91
	13. Vehicles, Vehicle Parts & Transport Equipments	833	258,71	168,51	1,228	2265,53	1421,47
	14. Other Industries	38,746	441,75	378,50	46,533	1692,09	1376,70
	15. Electricity, Gas & Water	126	720,45	564,98	176	1092,42	780,83
	(a) Electricity Generation & Transmission	43	705,21	552,44	95	836,95	604,45
	(b) Non-Conventional Energy	15	8,87	7,26	19	95,98	67,27
	(c) Gas, Steam & Water Supply	68	6,38	5,29	62	159,49	109,10
	16. Construction	2,113	192,40	160,99	1,785	815,22	720,31
III.	TRANSPORT OPERATORS	6,644	148,57	119,70	2,899	941,65	698,89
IV.	PROFESSIONAL AND OTHER SERVICES	31,782	1086,04	596,19	18,018	3251,18	2624,83
V.	PERSONAL LOANS	4,70,431	2635,29	2166,16	5,63,418	5957,01	4691,70
	1. Loans for Purchase of Consumer Durables	45,929	150,70	119,77	30,276	113,06	84,88
	2. Loans for Housing	59,437	931,93	818,23	54,421	2406,11	2087,38
	3. Rest of the Personal Loans	3,65,065	1552,66	1228,16	4,78,721	3437,84	2519,43
VI.	TRADE	60,231	1998,22	1603,47	30,918	4389,03	3845,95
	1. Wholesale Trade	9,188	840,18	718,76	10,294	3378,74	2985,91
	2. Retail Trade	51,043	1158,04	884,71	20,624	1010,29	860,04
VII.	FINANCE	1,390	134,43	109,21	3,076	3871,84	3080,91
VIII.	ALL OTHERS	1,23,766	1368,06	1113,07	1,21,643	4112,00	3393,51
TOTAL BANK CREDIT		9,23,958	19896,37	15804,93	8,72,302	42435,67	33790,01
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries		7,388	248,22	199,25	4,358	127,99	117,93
2. Other Small Scale Industries		42,529	2609,16	2129,51	29,061	1846,87	1525,78