

**TABLE NO.57 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2003**

SOUTHERN REGION
STATE : TAMIL NADU

(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	15,04,490	3669,73	2735,33	7,38,397	17105,95	1762,06
1. Direct Finance	14,70,152	3305,81	2587,88	7,21,024	16928,31	1633,42
2. Indirect Finance	34,338	363,92	147,45	17,373	177,65	128,64
II. INDUSTRY	59,908	2078,60	1641,23	72,217	5566,94	3684,78
1. Mining & Quarrying	376	27,13	22,13	534	93,04	52,05
2. Food Manufacturing & Processing	2,039	325,11	250,79	3,295	796,12	315,38
(a) Rice Mills, Flour & Dal Mills	856	118,12	41,40	1,352	105,65	84,73
(b) Sugar	13	76,09	114,11	18	42,87	25,47
(c) Edible Oils & Vanaspati	188	19,63	14,80	525	66,87	56,85
(d) Tea Processing	101	17,40	16,29	234	125,31	61,94
(e) Processing of Fruits & Vegetables	9	2,32	2,16	46	13,13	10,31
(f) Others	872	91,56	62,04	1,120	442,30	76,08
3. Beverage & Tobacco	48	9,16	4,72	94	16,56	9,95
4. Textiles	5,910	445,32	328,71	12,084	1713,74	1227,63
(a) Cotton Textiles	1,776	285,38	237,77	6,137	1186,07	954,04
(b) Jute & Other Natural Fibre Textiles	55	1,09	88	118	398	343
(c) Handloom Textiles & Khadi	2,051	11,02	8,93	1,332	48,64	33,84
(d) Other Textiles & Textile Products	2,028	147,84	81,14	4,497	475,04	236,32
5. Paper, Paper Products & Printing	362	34,90	36,62	7,508	310,78	204,89
6. Leather & Leather Products	175	20,87	13,56	956	151,64	130,40
7. Rubber & Plastic Products	440	24,61	22,19	531	123,80	79,61
8. Chemicals & Chemical Products	480	71,09	57,22	1,804	818,48	610,43
(a) Heavy Industrial Chemicals	36	15,53	14,11	99	353,39	362,32
(b) Fertilisers	8	1,26	1,06	18	11,31	11,01
(c) Drugs & Pharmaceuticals	124	27,76	22,32	161	10,70	8,74
(d) Non-Edible Oils	3	16	9	29	3,80	3,52
(e) Other Chemicals & Chemical Products	309	26,37	19,65	1,497	439,28	224,83
9. Petroleum, Coal Products & Nuclear Fuels	36	25,80	25,26	40	6,19	5,34
10. Manufacture of Cement & Cement Products	203	62,22	60,51	176	79,55	65,41
11. Basic Metals & Metal Products	487	161,59	121,18	1,045	183,09	147,86
(a) Iron & Steel	50	67,25	57,21	175	71,69	55,77
(b) Non-Ferrous Metals	55	66,80	43,02	51	9,48	7,33
(c) Metal Products	382	27,53	20,95	819	101,93	84,76
12. Engineering	1,117	110,53	83,50	1,380	245,64	152,65
(a) Heavy Engineering	57	8,50	5,91	145	103,84	70,83
(b) Light Engineering	556	33,89	27,23	713	68,14	24,41
(c) Electrical Machinery & Goods	280	45,02	31,92	316	56,15	47,27
(d) Electronic Machinery & Goods	224	23,13	18,44	206	17,51	10,14
13. Vehicles, Vehicle Parts & Transport Equipments	493	316,66	199,01	568	352,74	202,86
14. Other Industries	45,675	189,83	166,96	38,275	378,95	293,72
15. Electricity, Gas & Water	98	99,08	90,14	110	142,64	61,98
(a) Electricity Generation & Transmission	43	93,17	86,11	51	136,31	56,96
(b) Non-Conventional Energy	3	96	65	24	3,91	2,99
(c) Gas, Steam & Water Supply	47	4,95	3,39	35	2,42	2,03
16. Construction	1,974	154,69	158,72	3,817	153,99	124,63
III. TRANSPORT OPERATORS	5,061	62,22	49,64	7,085	152,65	108,47
IV. PROFESSIONAL AND OTHER SERVICES	63,696	295,72	195,95	49,046	4776,45	347,31
V. PERSONAL LOANS	3,90,486	1859,81	1271,29	5,17,284	4565,74	2237,88
1. Loans for Purchase of Consumer Durables	24,522	70,03	53,79	32,483	99,59	75,78
2. Loans for Housing	47,380	825,70	440,12	72,911	2735,04	880,58
3. Rest of the Personal Loans	3,18,584	964,08	777,38	4,11,890	1731,11	1281,52
VI. TRADE	1,09,458	464,50	328,64	1,04,257	1440,92	807,41
1. Wholesale Trade	7,848	97,67	68,75	6,698	419,18	227,65
2. Retail Trade	1,01,610	366,82	259,89	97,559	1021,74	579,76
VII. FINANCE	1,699	46,37	33,65	1,921	85,94	111,91
VIII. ALL OTHERS	2,69,432	1593,85	800,15	2,55,434	2294,59	1222,02
TOTAL BANK CREDIT	24,04,230	10070,81	7055,86	17,45,641	35989,19	10281,84
OF WHICH:						
1. Artisans and Village & Tiny Industries	14,614	91,67	73,94	13,145	359,11	291,56
2. Other Small Scale Industries	33,041	543,67	360,95	38,781	1700,92	1109,73

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SOUTHERN REGION
STATE : TAMIL NADU

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	1,55,732	1002,89	826,85	20,958	1087,15	911,71
1. Direct Finance	1,48,785	606,00	523,84	9,260	517,05	416,07
2. Indirect Finance	6,947	396,89	303,01	11,698	570,10	495,65
II. INDUSTRY	76,383	13933,86	10625,88	1,27,228	22864,46	17592,09
1. Mining & Quarrying	333	82,34	62,70	447	798,71	668,87
2. Food Manufacturing & Processing	2,832	1200,30	876,65	19,514	2072,50	1388,94
(a) Rice Mills, Flour & Dal Mills	797	140,04	84,54	318	72,04	50,97
(b) Sugar	81	563,31	396,85	65	1158,27	612,05
(c) Edible Oils & Vanaspati	316	93,84	79,30	60	75,89	62,55
(d) Tea Processing	27	28,06	14,01	22	71,37	56,38
(e) Processing of Fruits & Vegetables	22	9,86	9,31	42	203,09	177,82
(f) Others	1,589	365,19	292,64	19,007	491,83	429,18
3. Beverage & Tobacco	136	81,84	65,41	176	159,19	151,39
4. Textiles	23,286	6669,16	5153,09	6,924	1888,47	1224,94
(a) Cotton Textiles	13,113	4432,05	3371,97	525	567,87	376,90
(b) Jute & Other Natural Fibre Textiles	186	22,17	19,97	62	30,41	27,03
(c) Handloom Textiles & Khadi	731	121,48	102,69	54	32,26	19,98
(d) Other Textiles & Textile Products	9,256	2093,46	1658,45	6,283	1257,92	801,03
5. Paper, Paper Products & Printing	1,897	477,27	353,20	1,841	787,68	772,64
6. Leather & Leather Products	694	146,61	116,28	7,069	1404,16	1010,66
7. Rubber & Plastic Products	1,168	165,42	119,00	2,026	885,54	711,01
8. Chemicals & Chemical Products	1,586	454,62	306,64	3,703	3744,94	3196,13
(a) Heavy Industrial Chemicals	139	71,46	61,11	398	310,66	227,91
(b) Fertilisers	45	63,65	45,67	109	1020,22	1018,06
(c) Drugs & Pharmaceuticals	377	65,67	49,21	2,001	1058,59	756,28
(d) Non-Edible Oils	19	7,88	7,26	8	5,70	4,22
(e) Other Chemicals & Chemical Products	1,006	245,98	143,38	1,187	1349,78	1189,67
9. Petroleum, Coal Products & Nuclear Fuels	57	82,22	72,00	85	210,71	180,11
10. Manufacture of Cement & Cement Products	234	412,83	320,63	179	1044,98	815,31
11. Basic Metals & Metal Products	4,394	1234,43	1169,58	2,891	921,06	790,61
(a) Iron & Steel	528	766,23	776,76	512	413,24	360,69
(b) Non-Ferrous Metals	70	218,52	211,22	166	117,37	121,16
(c) Metal Products	3,796	249,68	181,60	2,213	390,44	308,77
12. Engineering	4,798	974,08	579,16	21,241	2266,42	1684,37
(a) Heavy Engineering	703	425,48	260,70	485	411,07	255,77
(b) Light Engineering	2,664	362,14	173,44	18,483	777,22	587,77
(c) Electrical Machinery & Goods	892	135,35	111,28	1,192	625,38	513,29
(d) Electronic Machinery & Goods	539	51,11	33,75	1,081	452,76	327,54
13. Vehicles, Vehicle Parts & Transport Equipments	780	353,05	204,35	1,042	1873,67	1466,74
14. Other Industries	31,414	496,89	408,62	56,748	1559,03	1294,67
15. Electricity, Gas & Water	168	828,93	620,72	928	1743,69	1346,94
(a) Electricity Generation & Transmission	32	795,24	588,52	852	1445,45	1200,51
(b) Non-Conventional Energy	14	10,85	9,71	21	130,44	98,44
(c) Gas, Steam & Water Supply	122	22,84	22,49	55	167,80	47,99
16. Construction	2,606	273,86	197,85	2,414	1503,72	888,76
III. TRANSPORT OPERATORS	4,680	118,65	94,42	2,879	963,31	661,82
IV. PROFESSIONAL AND OTHER SERVICES	31,578	1238,74	659,95	18,382	4208,50	3572,18
V. PERSONAL LOANS	4,84,803	4889,45	3124,08	21,63,600	14530,00	8217,84
1. Loans for Purchase of Consumer Durables	32,355	109,12	84,61	28,153	112,94	93,53
2. Loans for Housing	78,687	2733,18	1436,66	58,551	4154,84	2547,30
3. Rest of the Personal Loans	3,73,761	2047,15	1602,81	20,76,896	10262,22	5577,01
VI. TRADE	63,329	2224,50	1875,46	28,923	4666,30	4250,65
1. Wholesale Trade	8,624	991,96	781,46	8,450	3003,07	2861,72
2. Retail Trade	54,705	1232,55	1094,00	20,473	1663,23	1388,93
VII. FINANCE	1,588	122,33	104,80	4,990	4820,05	4165,22
VIII. ALL OTHERS	1,58,801	2366,72	1536,13	1,34,406	4080,80	3115,22
TOTAL BANK CREDIT	9,76,894	25897,14	18847,58	25,01,366	57220,59	42486,74
OF WHICH:						
1. Artisans and Village & Tiny Industries	6,636	58,50	55,04	2,109	80,25	79,45
2. Other Small Scale Industries	40,722	3225,03	2531,92	30,893	2275,67	1797,67