

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

**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	16,38,606	3751,12	3263,84	9,51,633	2856,85	2445,76
1. Direct Finance	15,86,453	3496,41	3070,86	9,23,284	2703,18	2319,62
2. Indirect Finance	52,153	254,71	192,97	28,349	153,67	126,15
II. INDUSTRY	48,251	2119,03	1692,17	60,028	5707,58	4069,63
1. Mining & Quarrying	126	109,51	102,84	322	39,89	32,54
2. Food Manufacturing & Processing	2,572	331,36	264,40	3,601	747,58	501,93
(a) Rice Mills, Flour & Dal Mills	987	54,50	47,94	1,461	121,01	100,61
(b) Sugar	18	176,35	130,35	23	329,50	170,05
(c) Edible Oils & Vanaspati	391	14,70	12,34	435	57,85	50,31
(d) Tea Processing	103	11,98	11,96	270	101,00	69,64
(e) Processing of Fruits & Vegetables	7	1,02	99	55	14,52	10,95
(f) Others	1,066	72,81	60,82	1,357	123,71	100,36
3. Beverage & Tobacco	47	4,40	4,08	102	18,99	17,88
4. Textiles	8,690	641,08	503,39	8,815	2234,75	1616,22
(a) Cotton Textiles	6,045	479,62	367,99	4,398	1770,16	1242,67
(b) Jute & Other Natural Fibre Textiles	154	2,04	1,75	216	4,73	4,03
(c) Handloom Textiles & Khadi	1,051	9,07	7,52	1,412	78,56	59,80
(d) Other Textiles & Textile Products	1,440	150,34	126,13	2,789	381,31	309,71
5. Paper, Paper Products & Printing	302	40,70	36,86	1,922	256,75	200,04
6. Leather & Leather Products	180	30,88	21,36	1,035	189,16	142,06
7. Rubber & Plastic Products	258	24,87	20,60	578	81,45	68,27
8. Chemicals & Chemical Products	576	104,61	89,45	1,818	306,43	226,24
(a) Heavy Industrial Chemicals	25	2,55	1,90	87	23,04	17,05
(b) Fertilisers	13	2,13	1,34	15	14,48	14,28
(c) Drugs & Pharmaceuticals	104	79,62	70,93	151	13,23	9,81
(d) Non-Edible Oils	4	1,08	53	43	4,16	3,52
(e) Other Chemicals & Chemical Products	430	19,24	14,75	1,522	251,53	181,58
9. Petroleum, Coal Products & Nuclear Fuels	37	24,40	23,77	31	4,94	4,72
10. Manufacture of Cement & Cement Products	173	7,86	5,86	230	32,14	16,22
11. Basic Metals & Metal Products	436	71,75	64,66	1,166	222,03	174,57
(a) Iron & Steel	50	56,60	51,64	274	108,76	75,71
(b) Non-Ferrous Metals	15	2,18	1,57	41	33,61	31,57
(c) Metal Products	371	12,98	11,46	851	79,66	67,29
12. Engineering	1,051	86,83	63,33	6,538	186,49	102,01
(a) Heavy Engineering	70	13,76	12,54	154	40,88	32,16
(b) Light Engineering	678	12,32	11,02	5,845	106,90	37,42
(c) Electrical Machinery & Goods	128	40,04	25,17	340	33,22	27,64
(d) Electronic Machinery & Goods	175	20,72	14,60	199	5,50	4,79
13. Vehicles, Vehicle Parts & Transport Equipments	436	265,19	190,12	690	154,99	78,44
14. Other Industries	30,873	136,60	110,50	29,036	227,80	186,31
15. Electricity, Gas & Water	79	85,99	56,61	124	683,41	416,38
(a) Electricity Generation & Transmission	23	73,65	47,69	48	652,92	390,98
(b) Non-Conventional Energy	11	7,57	5,61	34	27,08	22,56
(c) Gas, Steam & Water Supply	45	4,78	3,31	42	3,41	2,84
16. Construction	2,415	152,99	134,34	4,020	320,80	285,80
III. TRANSPORT OPERATORS	5,044	59,78	47,91	7,219	147,45	109,59
IV. PROFESSIONAL AND OTHER SERVICES	68,480	433,80	302,61	53,597	597,53	485,49
V. PERSONAL LOANS	4,54,242	2903,27	2443,12	6,15,792	4217,70	3580,75
1. Loans for Purchase of Consumer Durables	28,591	90,66	67,11	31,029	120,25	93,70
2. Loans for Housing	52,791	1218,38	1047,84	71,807	1668,89	1462,90
3. Rest of the Personal Loans	3,72,860	1594,23	1328,17	5,12,956	2428,57	2024,15
VI. TRADE	1,08,805	454,07	353,07	1,08,030	1149,35	914,87
1. Wholesale Trade	7,728	69,51	56,34	8,588	325,08	256,90
2. Retail Trade	1,01,077	384,56	296,72	99,442	824,27	657,98
VII. FINANCE	3,203	26,50	19,93	2,219	125,29	115,20
VIII. ALL OTHERS	2,34,833	870,31	639,24	1,98,260	1304,87	1061,28
TOTAL BANK CREDIT	25,61,464	10617,88	8761,88	19,96,778	16106,63	12782,56
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	12,822	131,15	107,54	19,953	527,42	418,69
2. Other Small Scale Industries	19,776	383,03	311,13	17,456	1328,99	1066,60

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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	2,13,746	1556,04	1232,26	4,279	2969,03	2123,41
1. Direct Finance	1,98,379	1081,86	901,37	2,228	684,62	429,34
2. Indirect Finance	15,367	474,18	330,89	2,051	2284,41	1694,07
II. INDUSTRY	67,221	14490,79	10383,28	87,904	29283,37	20411,42
1. Mining & Quarrying	380	135,56	92,46	433	1061,25	783,10
2. Food Manufacturing & Processing	4,134	1019,24	807,80	2,019	1845,46	1389,25
(a) Rice Mills, Flour & Dal Mills	990	120,06	99,54	372	93,61	62,78
(b) Sugar	70	328,16	217,51	96	910,35	655,84
(c) Edible Oils & Vanaspati	902	97,85	88,07	62	138,26	94,72
(d) Tea Processing	23	19,20	14,33	17	48,24	41,93
(e) Processing of Fruits & Vegetables	27	17,03	13,97	44	188,99	176,53
(f) Others	2,122	436,94	374,38	1,428	466,02	357,46
3. Beverage & Tobacco	110	65,18	34,08	160	464,69	347,52
4. Textiles	22,225	8476,92	5808,45	3,331	2303,62	1507,14
(a) Cotton Textiles	10,699	5067,97	3658,56	569	901,48	536,01
(b) Jute & Other Natural Fibre Textiles	99	25,66	23,35	17	2,37	1,69
(c) Handloom Textiles & Khadi	722	145,83	130,48	45	49,61	47,80
(d) Other Textiles & Textile Products	10,705	3237,46	1996,07	2,700	1350,16	921,65
5. Paper, Paper Products & Printing	2,294	288,50	236,54	2,191	697,94	526,97
6. Leather & Leather Products	1,102	146,28	112,30	3,177	1406,22	992,53
7. Rubber & Plastic Products	1,205	249,22	145,96	1,219	936,51	553,44
8. Chemicals & Chemical Products	2,353	400,91	292,78	2,809	6400,22	4293,33
(a) Heavy Industrial Chemicals	160	85,31	54,61	315	2390,02	1461,74
(b) Fertilisers	45	85,49	78,20	106	1184,49	1026,26
(c) Drugs & Pharmaceuticals	463	42,66	38,83	443	1821,79	1088,99
(d) Non-Edible Oils	23	5,29	4,19	22	104,69	48,74
(e) Other Chemicals & Chemical Products	1,662	182,16	116,96	1,923	899,22	667,60
9. Petroleum, Coal Products & Nuclear Fuels	42	24,31	22,93	106	318,92	227,95
10. Manufacture of Cement & Cement Products	276	196,76	171,67	285	1149,65	957,90
11. Basic Metals & Metal Products	2,470	1274,72	1108,20	2,780	1306,59	954,26
(a) Iron & Steel	598	892,21	772,08	560	457,02	317,05
(b) Non-Ferrous Metals	98	118,97	119,85	146	428,94	343,73
(c) Metal Products	1,774	263,54	216,27	2,074	420,63	293,47
12. Engineering	6,289	873,17	479,58	4,822	3339,80	2167,51
(a) Heavy Engineering	862	420,10	169,04	757	609,40	331,12
(b) Light Engineering	4,175	206,29	143,48	2,121	1055,12	716,64
(c) Electrical Machinery & Goods	849	186,66	130,82	1,029	894,10	665,24
(d) Electronic Machinery & Goods	403	60,13	36,23	915	781,17	454,50
13. Vehicles, Vehicle Parts & Transport Equipments	1,095	248,63	194,57	1,641	2726,77	1934,44
14. Other Industries	20,105	456,94	356,00	60,398	2309,12	1486,21
15. Electricity, Gas & Water	110	278,98	216,93	208	1451,39	1089,92
(a) Electricity Generation & Transmission	32	144,97	97,19	94	953,97	719,69
(b) Non-Conventional Energy	23	29,99	25,71	28	138,65	88,15
(c) Gas, Steam & Water Supply	55	104,02	94,04	86	358,76	282,08
16. Construction	3,031	355,47	303,04	2,325	1565,21	1199,94
III. TRANSPORT OPERATORS	6,710	157,70	124,13	3,378	550,67	478,13
IV. PROFESSIONAL AND OTHER SERVICES	38,280	1296,12	1032,25	18,653	4747,01	4072,35
V. PERSONAL LOANS	6,07,295	5270,26	4429,50	59,41,562	27939,14	11838,05
1. Loans for Purchase of Consumer Durables	27,905	120,41	89,05	90,183	318,41	274,01
2. Loans for Housing	84,509	2256,44	1965,10	96,821	5753,45	5031,70
3. Rest of the Personal Loans	4,94,881	2893,41	2375,35	57,54,558	21867,29	6532,34
VI. TRADE	65,929	2598,64	2013,80	24,573	4806,80	3725,21
1. Wholesale Trade	13,725	1163,47	834,80	5,200	3173,60	2477,80
2. Retail Trade	52,204	1435,17	1179,00	19,373	1633,20	1247,41
VII. FINANCE	1,619	147,23	106,80	1,998	7379,19	6069,27
VIII. ALL OTHERS	1,72,016	2138,13	1645,74	1,00,176	2998,97	2404,25
TOTAL BANK CREDIT	11,72,816	27654,90	20967,76	61,82,523	80674,18	51122,08
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	7,965	108,29	92,40	4,075	250,38	202,97
2. Other Small Scale Industries	29,152	3373,15	2551,21	14,535	2445,95	1831,03