

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation
March 1996 (Part 30 of 32)**

SOUTHERN REGION		STATE: TAMIL NADU						(Amount in Rupees Lakh)		
OCCUPATION		STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
		No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
		1	2	3	4	5	6	7	8	9
I. AGRICULTURE		7,06,964	818,36	752,84	20,53,249	2320,63	2279,36	361	6,29	5,42
1. Direct Finance		6,91,725	760,63	707,84	20,31,725	2089,92	2086,05	356	1,06	1,06
2. Indirect Finance		15,239	57,73	45,01	21,524	230,71	193,31	5	5,22	4,36
II. INDUSTRY		1,04,407	3523,37	3016,47	1,28,704	7918,02	6858,16	721	1118,16	848,76
1. Mining & Quarrying		316	64,16	56,43	706	218,54	189,18	3	10	1
2. Food Manufacturing and Processing		2,636	351,88	296,49	4,355	495,22	404,14	24	56,00	41,57
(a) Rice Mills, Flour and Dal Mills		370	16,52	12,56	1,018	30,66	25,89	-	-	-
(b) Sugar		80	78,18	44,48	105	220,52	164,84	4	9,55	9,74
(c) Edible Oils and Vanaspati		288	13,09	10,53	502	29,18	25,25	-	-	-
(d) Tea Processing		62	8,81	7,15	231	40,61	31,30	5	9,20	6,14
(e) Processing of Fruits & Vegetables		13	77	61	69	7,09	5,40	2	1,16	22
(f) Others		1,823	234,50	221,16	2,430	167,14	151,47	13	36,09	25,47
3. Beverage and Tobacco		118	29,01	16,78	343	80,28	70,94	29	37,82	29,91
4. Textiles		6,577	755,82	624,92	14,420	2612,36	2215,95	126	157,48	123,72
(a) Cotton Textiles		2,492	413,89	361,04	6,057	1620,21	1319,77	80	97,19	72,99
(b) Jute Textiles		10	47	26	63	5,49	6,94	2	1,34	1,34
(c) Handloom Textiles & Khadi		955	72,13	51,06	805	42,46	33,27	-	-	-
(d) Other Textiles		3,120	269,34	212,56	7,495	944,19	855,96	44	58,95	49,38
5. Paper, Paper Products and Printing		1,725	108,87	77,75	3,792	263,77	224,63	9	7,08	5,01
6. Leather and Leather Products		917	273,51	243,74	2,307	473,77	457,06	33	26,99	16,03
7. Rubber and Rubber Products		285	146,74	108,13	631	104,33	101,26	8	13,68	13,25
8. Chemicals and Chemical Products		2,855	570,49	505,94	5,212	744,42	676,01	73	115,61	79,81
(a) Heavy Industrial Chemicals		165	52,86	40,75	491	102,11	89,95	20	32,25	23,74
(b) Fertilizers		82	149,19	131,67	163	186,25	165,77	8	16,58	15,35
(c) Drugs and Pharmaceuticals		181	26,77	22,39	675	124,39	126,36	16	10,84	8,16
(d) Non-Edible Oils		35	2,32	1,81	85	22,12	18,88	-	-	-
(e) Other Chemicals & Chemical Products		2,392	339,36	309,32	3,798	309,55	275,05	29	55,94	32,56
9. Petroleum, Coal Products & Nuclear Fuels		64	36,91	27,40	236	99,28	72,82	15	42,78	37,56
10. Manufacture of Cement & Cement Products		71	18,62	15,41	262	77,58	41,87	15	23,67	15,64
11. Basic Metals & Metal Products		1,878	242,22	210,19	5,065	463,08	423,47	33	16,18	13,76
(a) Iron and Steel		479	100,54	88,50	1,585	266,38	249,74	21	12,00	10,24
(b) Non-Ferrous Metals		121	13,64	12,08	232	24,61	20,29	6	1,40	94
(c) Other Metal Products		1,278	128,03	109,61	3,248	172,09	153,44	6	2,78	2,59
12. Engineering		3,043	383,20	348,25	6,878	1041,08	883,81	138	172,93	133,16
(a) Heavy Engineering		749	135,34	105,26	1,003	312,22	245,75	31	27,84	24,24

	(b) Light Engineering	1,423	110,52	97,94	3,235	273,18	222,42	31	24,45	18,90
	(c) Electrical Machinery & Goods	549	61,10	51,86	1,524	303,37	261,09	34	50,62	43,03
	(d) Electronic Machinery & Goods	322	76,23	93,19	1,116	152,32	154,54	42	70,02	47,00
13.	Vehicles, Vehicle Parts & Transport Equipments	322	162,88	138,36	1,434	499,76	377,88	127	320,48	262,12
14.	Other Industries	83,318	362,10	333,47	81,585	485,72	472,72	74	102,80	55,28
15.	Electricity, Gas & Water	109	8,00	4,84	293	96,03	67,71	6	20,43	19,04
	(a) Electricity Generation & Transmission	103	6,76	3,62	161	76,58	47,04	5	7,30	5,91
	(b) Non-Conventional Energy	-	-	-	38	13,28	15,16	1	13,14	13,14
	(c) Gas, Steam & Water Supply	6	1,24	1,22	94	6,17	5,51	-	-	-
16.	Construction	173	8,95	8,37	1,185	162,79	178,70	8	4,14	2,87
III.	TRANSPORT OPERATORS	12,689	153,57	132,76	22,232	198,09	179,33	17	5,71	1,79
IV.	PROFESSIONAL AND OTHER SERVICES	20,807	128,37	103,02	1,57,330	830,14	873,52	57	23,59	23,04
V.	PERSONAL LOANS	3,03,654	775,57	686,02	5,15,552	1497,09	1418,95	2,55,705	530,40	348,78
	1. Loans for Purchase of Consumer Durables	27,429	31,31	26,62	88,712	60,72	50,32	2,976	9,37	9,34
	2. Loans for Housing	18,339	208,14	174,78	54,826	467,55	450,41	571	34,73	34,39
	3. Rest of the Personal Loans	2,57,886	536,13	484,62	3,72,014	968,82	918,22	2,52,158	486,30	305,05
VI.	TRADE	1,45,761	554,85	501,83	2,57,534	1606,18	1498,50	88	81,05	66,89
	1. Wholesale Trade	7,028	222,65	189,70	12,834	1184,94	1112,65	42	77,28	64,49
	2. Retail Trade	1,38,733	332,20	312,12	2,44,700	421,23	385,85	46	3,77	2,41
VII.	FINANCE	396	505,34	395,53	1,923	639,54	618,83	67	276,75	239,44
VIII.	ALL OTHERS	72,890	653,87	550,31	4,95,394	1146,14	1106,07	4,456	506,77	484,36
TOTAL BANK CREDIT		13,67,568	7113,30	6138,78	36,31,918	16155,82	14832,71	2,61,472	2548,71	2018,48
OF WHICH : 1. Artisans & Village Industries		22,422	24,37	20,85	19,605	36,20	35,06	1	3	3
2. Other Small Scale Industries		63,887	1038,21	844,43	85,461	2368,49	2233,01	66	51,53	40,77

OCCUPATION		REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
		No. of	Credit	Amount	No. of	Credit	Amount	No. of	Credit	Amount
		Accounts	Limit	Outstanding	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
		10	11	12	13	14	15	16	17	18
I.	AGRICULTURE	91,986	61,95	58,94	1,65,214	265,96	238,80	30,17,774	3473,19	3335,37
	1. Direct Finance	85,746	58,48	55,97	1,61,751	247,02	222,78	29,71,303	3157,12	3073,70
	2. Indirect Finance	6,240	3,47	2,97	3,463	18,93	16,02	46,471	316,07	261,67
II.	INDUSTRY	7,064	3,86	3,30	28,916	2693,18	2103,36	2,69,812	15256,59	12830,05
	1. Mining & Quarrying	5	5	6	223	27,68	18,09	1,253	310,52	263,77
	2. Food Manufacturing and Processing	40	9	6	1,800	173,73	133,01	8,855	1076,90	875,28
	(a) Rice Mills, Flour and Dal Mills	12	6	4	718	34,91	26,14	2,118	82,16	64,63
	(b) Sugar	1	-	-	45	46,68	31,64	235	354,94	250,70
	(c) Edible Oils and Vanaspati	1	-	-	300	27,06	23,80	1,091	69,33	59,58
	(d) Tea Processing	-	-	-	20	2,07	2,08	318	60,69	46,66
	(e) Processing of Fruits & Vegetables	-	-	-	6	39	39	90	9,41	6,62
	(f) Others	26	2	2	711	62,62	48,96	5,003	500,37	447,08
	3. Beverage and Tobacco	1	-	-	164	21,24	17,84	655	168,35	135,48
	4. Textiles	13	11	10	8,244	1393,25	1035,26	29,380	4919,01	3999,95
	(a) Cotton Textiles	3	8	8	4,233	906,70	700,03	12,865	3038,06	2453,91
	(b) Jute Textiles	-	-	-	9	64	57	84	7,95	9,12
	(c) Handloom Textiles & Khadi	1	-	-	262	24,17	11,70	2,023	138,76	96,03
	(d) Other Textiles	9	3	2	3,740	461,74	322,96	14,408	1734,24	1440,89

5.	Paper, Paper Products and Printing	6	2	1	1,291	111,32	94,68	6,823	491,06	402,09
6.	Leather and Leather Products	-	-	-	472	76,88	64,65	3,729	851,15	781,48
7.	Rubber and Rubber Products	1	-	-	169	21,37	18,09	1,094	286,12	240,72
8.	Chemicals and Chemical Products	21	14	12	1,517	191,28	164,14	9,678	1621,95	1426,02
	(a) Heavy Industrial Chemicals	-	-	-	89	19,70	16,77	765	206,92	171,21
	(b) Fertilizers	-	-	-	22	49,75	47,04	275	401,77	359,84
	(c) Drugs and Pharmaceuticals	1	-	-	224	29,24	26,30	1,097	191,24	183,22
	(d) Non-Edible Oils	-	-	-	50	4,34	3,76	170	28,78	24,45
	(e) Other Chemicals & Chemical Products	20	14	11	1,132	88,26	70,26	7,371	793,25	687,31
9.	Petroleum, Coal Products & Nuclear Fuels	-	-	-	86	28,62	11,70	401	207,59	149,49
10.	Manufacture of Cement & Cement Products	2	1	-	113	28,07	24,70	463	147,95	97,61
11.	Basic Metals & Metal Products	4	2	2	1,280	178,54	153,48	8,260	900,03	800,93
	(a) Iron and Steel	1	-	-	630	111,27	97,05	2,716	490,20	445,53
	(b) Non-Ferrous Metals	-	-	-	108	11,38	10,12	467	51,03	43,42
	(c) Other Metal Products	3	2	2	542	55,89	46,32	5,077	358,80	311,98
12.	Engineering	8	9	7	1,515	190,69	159,01	11,582	1787,98	1524,31
	(a) Heavy Engineering	2	5	5	368	72,60	64,01	2,153	548,06	439,31
	(b) Light Engineering	1	-	-	440	49,60	40,99	5,130	457,75	380,26
	(c) Electrical Machinery & Goods	-	-	-	394	36,86	30,29	2,501	451,96	386,26
	(d) Electronic Machinery & Goods	5	3	2	313	31,62	23,73	1,798	330,21	318,47
13.	Vehicles, Vehicle Parts & Transport Equipments	8	9	7	572	44,98	38,93	2,463	1028,20	817,36
14.	Other Industries	6,955	3,23	2,77	10,784	131,50	110,90	1,82,716	1085,36	975,14
15.	Electricity, Gas & Water	-	-	-	94	20,04	16,99	502	144,51	108,58
	(a) Electricity Generation & Transmission	-	-	-	25	4,63	4,04	294	95,27	60,60
	(b) Non-Conventional Energy	-	-	-	15	12,24	10,19	54	38,65	38,49
	(c) Gas, Steam & Water Supply	-	-	-	54	3,17	2,76	154	10,59	9,49
16.	Construction	-	-	-	592	54,02	41,91	1,958	229,89	231,85
III.	TRANSPORT OPERATORS	1,994	2,29	1,83	9,832	185,30	145,97	46,764	544,95	461,67
IV.	PROFESSIONAL AND OTHER SERVICES	13,683	8,00	7,49	17,928	228,28	181,81	2,09,805	1218,37	1188,87
V.	PERSONAL LOANS	26,817	21,84	20,86	1,56,268	443,57	390,94	12,57,996	3268,48	2865,54
	1. Loans for Purchase of Consumer Durables	6,610	5,00	4,77	31,117	42,70	37,07	1,56,844	149,10	128,12
	2. Loans for Housing	642	3,28	2,85	9,732	98,98	83,08	84,110	812,69	745,50
	3. Rest of the Personal Loans	19,565	13,57	13,23	1,15,419	301,89	270,80	10,17,042	2306,70	1991,92
VI.	TRADE	21,078	11,71	10,57	39,796	709,22	525,18	4,64,257	2963,00	2602,97
	1. Wholesale Trade	302	34	30	7,832	456,58	323,00	28,038	1941,80	1690,14
	2. Retail Trade	20,776	11,36	10,26	31,964	252,64	202,18	4,36,219	1021,21	912,82
VII.	FINANCE	2	1	1	1,906	532,60	460,04	4,294	1954,24	1713,86
VIII.	ALL OTHERS	67,653	43,78	41,47	1,41,671	339,21	288,52	7,82,064	2689,77	2470,72
TOTAL BANK CREDIT		2,30,277	153,46	144,47	5,61,531	5397,31	4334,61	60,52,766	31368,60	27469,05
OF WHICH :										
	1. Artisans & Village Industries	3,758	1,50	1,28	3,075	5,49	4,55	48,861	67,60	61,77
	2. Other Small Scale Industries	2,354	1,67	1,45	14,828	841,18	630,75	1,66,596	4301,07	3750,42