

**Table No.5.7 - State and Population Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation
March 1996 (Part 30 of 32)**

STATE: TAMIL NADU

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	16,63,023	1730,85	1652,55	10,53,376	1176,47	1119,92
1. Direct Finance	16,41,386	1636,83	1575,47	10,33,099	1099,81	1053,61
2. Indirect Finance	21,637	94,03	77,08	20,277	76,67	66,31
II. INDUSTRY	58,895	1113,36	1043,72	92,635	1899,59	1596,30
1. Mining & Quarrying	177	6,19	5,59	195	10,28	8,87
2. Food Manufacturing and Processing	2,031	89,34	81,80	2,982	130,89	108,69
(a) Rice Mills, Flour and Dal Mills	607	16,72	14,82	667	18,88	17,71
(b) Sugar	20	26,69	23,24	81	42,37	30,32
(c) Edible Oils and Vanaspati	368	11,40	9,68	357	16,68	14,74
(d) Tea Processing	42	6,68	6,50	230	23,66	21,70
(e) Processing of Fruits & Vegetables	12	43	52	20	1,44	96
(f) Others	982	27,42	27,05	1,627	27,86	23,26
3. Beverage and Tobacco	155	5,07	3,69	169	18,31	17,04
4. Textiles	3,154	229,69	195,99	7,728	795,55	654,88
(a) Cotton Textiles	1,796	166,67	146,51	4,181	557,51	471,37
(b) Jute Textiles	6	6	5	31	3,04	3,11
(c) Handloom Textiles & Khadi	271	7,85	7,53	863	73,15	45,74
(d) Other Textiles	1,081	55,11	41,89	2,653	161,85	134,66
5. Paper, Paper Products and Printing	397	17,66	17,38	2,509	127,08	98,93
6. Leather and Leather Products	418	158,54	140,85	575	43,24	44,35
7. Rubber and Rubber Products	91	6,50	6,15	251	16,21	12,73
8. Chemicals and Chemical Products	781	277,78	309,97	3,625	280,83	214,62
(a) Heavy Industrial Chemicals	41	6,39	6,07	147	16,09	13,38
(b) Fertilizers	41	45,82	40,00	34	33,13	30,03
(c) Drugs and Pharmaceuticals	89	13,41	12,48	143	4,41	4,57
(d) Non-Edible Oils	23	2,32	2,17	88	5,67	5,13
(e) Other Chemicals & Chemical Products	587	209,84	249,25	3,213	221,53	161,51
9. Petroleum, Coal Products & Nuclear Fuels	25	3,26	3,18	68	2,43	1,70
10. Manufacture of Cement & Cement Products	94	26,93	12,33	114	11,80	9,13
11. Basic Metals & Metal Products	715	36,39	30,22	1,691	87,77	81,27
(a) Iron and Steel	220	16,09	13,06	406	39,41	32,70
(b) Non-Ferrous Metals	28	38	37	69	7,39	8,07
(c) Other Metal Products	467	19,91	16,79	1,216	40,97	40,50
12. Engineering	679	52,08	50,42	1,778	119,41	107,00
(a) Heavy Engineering	98	22,79	22,24	517	22,96	17,16
(b) Light Engineering	346	18,69	16,52	714	27,67	21,42
(c) Electrical Machinery & Goods	144	7,88	8,75	290	32,63	23,78
(d) Electronic Machinery & Goods	91	2,72	2,90	257	36,16	44,63

13. Vehicles, Vehicle Parts & Transport						
Equipments	280	80,16	77,10	573	46,50	41,12
14. Other Industries	49,614	99,93	88,44	69,962	191,68	180,86
15. Electricity, Gas & Water	83	17,17	14,33	81	7,86	5,71
(a) Electricity Generation & Transmission	23	4,73	3,33	66	7,53	5,44
(b) Non-Conventional Energy	11	10,21	9,39	-	-	-
(c) Gas, Steam & Water Supply	49	2,23	1,61	15	33	27
16. Construction	201	6,67	6,30	334	9,75	9,40
III. TRANSPORT OPERATORS	14,863	86,89	70,86	17,533	173,40	143,34
IV. PROFESSIONAL AND OTHER SERVICES	77,835	91,03	82,98	63,923	165,93	149,93
V. PERSONAL LOANS	1,96,467	365,54	344,24	2,85,088	708,88	666,94
1. Loans for Purchase of Consumer Durables	19,049	19,31	16,61	30,044	34,92	29,65
2. Loans for Housing	12,583	88,14	84,17	21,923	171,72	163,26
3. Rest of the Personal Loans	1,64,835	258,08	243,45	2,33,121	502,23	474,03
VI. TRADE	1,61,872	224,97	211,96	1,71,260	451,08	413,84
1. Wholesale Trade	5,523	95,29	95,05	6,723	115,75	97,82
2. Retail Trade	1,56,349	129,67	116,91	1,64,537	335,33	316,01
VII. FINANCE	122	12,31	7,31	491	35,60	32,03
VIII. ALL OTHERS	2,86,762	206,26	194,44	2,30,708	338,08	320,66
TOTAL BANK CREDIT	24,59,839	3831,21	3608,05	19,15,014	4949,03	4442,95
OF WHICH : 1. Artisans & Village Industries	19,422	18,53	17,33	21,327	21,88	19,13
2. Other Small Scale Industries	32,626	299,23	268,95	59,272	875,17	733,16

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	2,56,936	339,45	327,10	44,439	226,41	235,80
1. Direct Finance	2,53,100	301,84	295,69	43,718	118,65	148,93
2. Indirect Finance	3,836	37,62	31,41	721	107,76	86,86
II. INDUSTRY	82,261	5258,56	4226,93	36,021	6985,08	5963,11
1. Mining & Quarrying	358	47,31	33,37	523	246,74	215,93
2. Food Manufacturing and Processing	2,529	337,01	229,06	1,313	519,66	455,73
(a) Rice Mills, Flour and Dal Mills	618	31,61	23,04	226	14,95	9,06
(b) Sugar	70	197,03	122,76	64	88,85	74,39
(c) Edible Oils and Vanaspati	311	22,31	18,62	55	18,95	16,54
(d) Tea Processing	26	7,95	5,63	20	22,40	12,83
(e) Processing of Fruits & Vegetables	20	1,50	50	38	6,04	4,64
(f) Others	1,484	76,63	58,51	910	368,47	338,26
3. Beverage and Tobacco	172	31,37	25,74	159	113,60	89,00
4. Textiles	16,114	3085,46	2475,33	2,384	808,32	673,74
(a) Cotton Textiles	6,474	1966,54	1564,71	414	347,33	271,32
(b) Jute Textiles	26	1,09	88	21	3,76	5,07
(c) Handloom Textiles & Khadi	640	20,19	16,87	249	37,58	25,88
(d) Other Textiles	8,974	1097,64	892,87	1,700	419,65	371,47
5. Paper, Paper Products and Printing	1,773	129,94	105,16	2,144	216,39	180,61
6. Leather and Leather Products	452	24,15	21,06	2,284	625,22	575,22
7. Rubber and Rubber Products	348	53,46	43,19	404	209,94	178,65
8. Chemicals and Chemical Products	2,255	220,88	197,34	3,017	842,47	704,09
(a) Heavy Industrial Chemicals	233	38,80	32,73	344	145,64	119,03
(b) Fertilizers	64	41,50	40,12	136	281,31	249,68

(c) Drugs and Pharmaceuticals	264	31,25	29,43	601	142,17	136,74
(d) Non-Edible Oils	42	4,12	3,28	17	16,67	13,87
(e) Other Chemicals & Chemical Products	1,652	105,20	91,77	1,919	256,67	184,78
9. Petroleum, Coal Products & Nuclear Fuels	139	9,60	4,95	169	192,30	139,67
10. Manufacture of Cement & Cement Products	144	39,43	26,41	111	69,80	49,75
11. Basic Metals & Metal Products	3,109	315,33	270,63	2,745	460,54	418,82
(a) Iron and Steel	1,230	207,97	183,87	860	226,72	215,89
(b) Non-Ferrous Metals	205	24,52	17,47	165	18,74	17,51
(c) Other Metal Products	1,674	82,84	69,29	1,720	215,08	185,41
12. Engineering	4,595	571,86	448,06	4,530	1044,62	918,83
(a) Heavy Engineering	953	263,83	197,46	585	238,48	202,45
(b) Light Engineering	2,099	171,09	138,19	1,971	240,30	204,13
(c) Electrical Machinery & Goods	1,110	113,22	92,93	957	298,24	260,80
(d) Electronic Machinery & Goods	433	23,71	19,49	1,017	267,61	251,45
13. Vehicles, Vehicle Parts & Transport Equipments	608	77,65	56,97	1,002	823,90	642,18
14. Other Industries	49,015	272,19	245,11	14,125	521,56	460,73
15. Electricity, Gas & Water	197	17,25	18,69	141	102,23	69,85
(a) Electricity Generation & Transmission	120	7,21	6,91	85	75,79	44,92
(b) Non-Conventional Energy	19	6,96	8,83	24	21,49	20,27
(c) Gas, Steam & Water Supply	58	3,08	2,95	32	4,95	4,66
16. Construction	453	25,69	25,86	970	187,79	190,29
III. TRANSPORT OPERATORS	10,430	124,02	101,14	3,938	160,64	146,33
IV. PROFESSIONAL AND OTHER SERVICES	46,220	266,04	219,90	21,827	695,37	736,06
V. PERSONAL LOANS	2,70,714	790,25	726,45	5,05,727	1403,82	1127,92
1. Loans for Purchase of Consumer Durables	37,653	47,43	41,10	70,098	47,43	40,76
2. Loans for Housing	26,115	230,86	219,13	23,489	321,96	278,94
3. Rest of the Personal Loans	2,06,946	511,96	466,22	4,12,140	1034,42	808,22
VI. TRADE	92,068	651,56	528,39	39,057	1635,40	1448,78
1. Wholesale Trade	8,608	360,04	274,70	7,184	1370,71	1222,57
2. Retail Trade	83,460	291,52	253,69	31,873	264,68	226,21
VII. FINANCE	1,159	148,51	118,79	2,522	1757,82	1555,72
VIII. ALL OTHERS	1,60,574	479,53	436,91	1,04,020	1665,90	1518,71
TOTAL BANK CREDIT	9,20,362	8057,93	6685,62	7,57,551	14530,43	12732,43
OF WHICH : 1. Artisans & Village Industries	7,329	20,93	19,58	783	6,26	5,74
2. Other Small Scale Industries	53,764	1716,46	1439,85	20,934	1410,22	1308,47