

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2005

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	20,27,037	5259,81	4547,56	12,17,898	4182,53	3623,14
1. Direct Finance	19,49,972	4910,86	4281,16	11,82,762	3806,90	3316,01
2. Indirect Finance	77,065	348,95	266,39	35,136	375,63	307,14
II. INDUSTRY	48,567	4523,30	2382,52	95,265	6372,71	4693,65
1. Mining & Quarrying	184	157,54	146,86	397	66,63	48,22
2. Food Manufacturing & Processing	1,995	939,24	197,34	4,350	587,80	409,39
(a) Rice Mills, Flour & Dal Mills	953	58,60	46,22	1,292	135,89	105,63
(b) Sugar	9	44,82	39,21	23	71,95	32,25
(c) Edible Oils & Vanaspati	145	87,24	10,07	339	76,57	56,02
(d) Tea Processing	71	7,75	7,20	326	106,38	81,71
(e) Processing of Fruits & Vegetables	14	2,68	1,91	61	15,54	11,76
(f) Others	803	738,14	92,73	2,309	181,48	122,02
3. Beverage & Tobacco	51	3,39	3,06	109	15,84	12,30
4. Textiles	11,626	789,00	501,37	9,492	2671,58	1975,68
(a) Cotton Textiles	8,943	518,12	325,22	4,692	2036,33	1497,88
(b) Jute & Other Natural Fibre Textiles	126	2,90	2,37	264	7,68	5,95
(c) Handloom Textiles & Khadi	1,008	13,00	11,36	1,113	125,82	83,31
(d) Other Textiles & Textile Products	1,549	254,98	162,41	3,423	501,75	388,55
5. Paper, Paper Products & Printing	488	119,10	81,06	3,016	340,69	268,01
6. Leather & Leather Products	261	92,13	55,25	1,389	372,59	237,67
7. Rubber & Plastic Products	246	41,46	29,19	723	114,80	87,21
8. Chemicals & Chemical Products	559	176,53	108,52	2,245	368,99	263,87
(a) Heavy Industrial Chemicals	37	8,14	7,34	120	35,59	24,66
(b) Fertilisers	14	2,35	1,23	15	13,66	13,84
(c) Drugs & Pharmaceuticals	81	128,44	76,67	217	18,24	15,12
(d) Non-Edible Oils	8	1,30	99	50	6,16	4,99
(e) Other Chemicals & Chemical Products	419	36,31	22,30	1,843	295,34	205,26
9. Petroleum, Coal Products & Nuclear Fuels	14	2,19	1,87	36	8,99	6,48
10. Manufacture of Cement & Cement Products	206	213,29	118,00	216	17,98	10,72
11. Basic Metals & Metal Products	417	476,63	128,56	1,373	306,55	247,65
(a) Iron & Steel	87	332,98	64,92	325	124,74	98,01
(b) Non-Ferrous Metals	32	105,41	37,91	62	30,36	24,43
(c) Metal Products	298	38,23	25,73	986	151,45	125,22
12. Engineering	1,137	256,12	160,30	26,653	209,60	147,53
(a) Heavy Engineering	84	31,45	27,90	245	68,74	35,25
(b) Light Engineering	800	75,06	42,59	25,526	87,54	70,62
(c) Electrical Machinery & Goods	136	102,59	55,84	466	45,73	35,35
(d) Electronic Machinery & Goods	117	47,02	33,97	416	7,59	6,31
13. Vehicles, Vehicle Parts & Transport Equipments	390	309,83	212,82	687	345,81	194,41
14. Other Industries	27,746	157,59	125,63	38,372	320,61	231,86
15. Electricity, Gas & Water	108	369,30	211,10	138	216,06	200,40
(a) Electricity Generation & Transmission	27	342,91	196,85	44	156,69	150,92
(b) Non-Conventional Energy	17	20,64	10,68	44	55,63	46,48
(c) Gas, Steam & Water Supply	64	5,75	3,57	50	3,74	3,00
16. Construction	3,139	419,96	301,60	6,069	408,19	352,24
III. TRANSPORT OPERATORS	5,614	105,61	90,91	8,095	148,91	115,61
IV. PROFESSIONAL AND OTHER SERVICES	44,925	334,49	261,03	45,451	780,91	623,52
V. PERSONAL LOANS	4,32,927	2677,91	2225,32	6,51,753	5318,90	4356,40
1. Loans for Purchase of Consumer Durables	22,488	80,19	60,25	28,409	122,24	89,80
2. Loans for Housing	47,128	1003,15	867,92	77,523	2125,29	1814,86
3. Rest of the Personal Loans	3,63,311	1594,56	1297,15	5,45,821	3071,36	2451,74
VI. TRADE	1,14,194	1144,72	993,49	1,14,933	1557,88	1170,44
1. Wholesale Trade	6,923	689,58	639,59	7,090	416,85	334,32
2. Retail Trade	1,07,271	455,14	353,90	1,07,843	1141,02	836,13
VII. FINANCE	5,501	32,07	23,54	4,254	142,30	124,99
VIII. ALL OTHERS	1,87,083	666,79	534,56	1,60,711	1244,90	1026,03
TOTAL BANK CREDIT	28,65,848	14744,69	11058,93	22,98,360	19749,04	15733,78
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	12,072	177,58	142,38	21,195	688,61	533,09
2. Other Small Scale Industries	21,120	581,23	420,44	22,607	1565,25	1199,84

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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	3,03,289	2451,10	1995,81	6,474	2936,65	2265,84
1. Direct Finance	2,83,758	1608.64	1337.01	4,125	750.30	522.18
2. Indirect Finance	19,531	842.46	658.80	2,349	2186.34	1743.66
II. INDUSTRY	88,523	21895,99	14376,91	91,153	42530,82	26100,55
1. Mining & Quarrying	535	937.79	169.06	535	1890.06	1272.29
2. Food Manufacturing & Processing	5,195	1968.00	1230.11	5,774	4096.03	1836.19
(a) Rice Mills, Flour & Dal Mills	999	174.87	145.60	302	112.58	93.73
(b) Sugar	93	679.13	469.02	85	1464.57	501.09
(c) Edible Oils & Vanaspati	2,369	149.77	120.37	81	208.68	138.32
(d) Tea Processing	24	19.20	12.36	11	54.82	43.34
(e) Processing of Fruits & Vegetables	72	39.92	27.32	46	186.10	178.39
(f) Others	1,638	905.11	455.44	5,249	2069.27	881.33
3. Beverage & Tobacco	94	42.71	30.22	159	314.25	238.79
4. Textiles	37,522	11440.69	7548.98	4,452	3519.47	2405.77
(a) Cotton Textiles	24,007	7433.86	4784.42	1,011	1725.41	1127.02
(b) Jute & Other Natural Fibre Textiles	188	47.97	42.83	39	8.75	5.83
(c) Handloom Textiles & Khadi	945	239.22	164.83	102	35.56	28.57
(d) Other Textiles & Textile Products	12,382	3719.64	2556.91	3,300	1749.75	1244.35
5. Paper, Paper Products & Printing	2,104	356.88	239.82	2,015	927.18	570.42
6. Leather & Leather Products	811	180.13	136.53	2,607	2089.40	1142.65
7. Rubber & Plastic Products	1,278	344.60	136.50	1,876	1032.45	620.91
8. Chemicals & Chemical Products	2,079	434.10	311.96	2,146	7515.13	4234.33
(a) Heavy Industrial Chemicals	215	133.16	89.34	317	2578.67	1328.73
(b) Fertilisers	36	76.53	71.43	109	1797.61	1255.47
(c) Drugs & Pharmaceuticals	408	29.16	18.32	599	1726.89	1097.81
(d) Non-Edible Oils	27	7.47	5.47	9	36.34	12.30
(e) Other Chemicals & Chemical Products	1,393	187.78	127.40	1,112	1375.63	540.03
9. Petroleum, Coal Products & Nuclear Fuels	28	19.47	18.96	104	893.06	305.52
10. Manufacture of Cement & Cement Products	230	666.46	501.11	253	957.04	825.70
11. Basic Metals & Metal Products	3,029	1601.92	1368.27	4,420	1663.64	1096.66
(a) Iron & Steel	769	1125.14	999.21	573	633.48	426.92
(b) Non-Ferrous Metals	194	198.76	168.82	192	362.02	218.42
(c) Metal Products	2,066	278.02	200.25	3,655	668.15	451.32
12. Engineering	10,091	1025.43	783.32	7,679	2955.73	2178.59
(a) Heavy Engineering	843	330.77	255.23	633	705.92	541.08
(b) Light Engineering	7,983	361.21	292.32	4,866	920.30	721.05
(c) Electrical Machinery & Goods	819	275.85	202.53	1,243	957.96	655.44
(d) Electronic Machinery & Goods	446	57.60	33.24	937	371.54	261.03
13. Vehicles, Vehicle Parts & Transport Equipments	929	843.22	303.73	1,248	4958.61	2910.80
14. Other Industries	20,239	710.24	529.64	54,835	2924.03	2198.86
15. Electricity, Gas & Water	176	558.48	432.39	268	2066.85	1652.18
(a) Electricity Generation & Transmission	47	239.44	203.67	122	1523.21	1219.64
(b) Non-Conventional Energy	51	214.18	134.41	48	207.17	139.47
(c) Gas, Steam & Water Supply	78	104.86	94.31	98	336.47	293.07
16. Construction	4,183	765.85	636.31	2,782	4727.88	2610.87
III. TRANSPORT OPERATORS	5,963	148,11	109,35	4,479	596,52	501,26
IV. PROFESSIONAL AND OTHER SERVICES	38,172	1783,92	1250,78	22,523	6369,43	5178,17
V. PERSONAL LOANS	7,10,468	7890,20	6482,32	57,56,376	37896,12	14857,38
1. Loans for Purchase of Consumer Durables	47,199	253.83	195.60	48,754	339.27	273.66
2. Loans for Housing	97,291	3494.88	2993.25	1,14,016	8245.35	7186.10
3. Rest of the Personal Loans	5,65,978	4141.48	3293.46	55,93,606	29311.50	7397.62
VI. TRADE	78,773	4333,24	2443,46	27,117	5067,64	3553,85
1. Wholesale Trade	15,237	1418.26	957.89	5,488	2471.00	1598.57
2. Retail Trade	63,536	2914.98	1485.57	21,629	2596.63	1955.28
VII. FINANCE	1,756	231,71	127,38	2,158	5799,09	4772,79
VIII. ALL OTHERS	1,86,922	2191,85	1739,37	1,36,306	4834,19	2971,70
TOTAL BANK CREDIT	14,13,866	40926,11	28525,38	60,46,586	106030,45	60201,54
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	5,118	125.86	100.23	3,538	260.10	201.90
2. Other Small Scale Industries	33,717	4355.49	3202.09	19,409	2989.56	2216.75