

**TABLE NO. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2006**

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	21,11,684	5822,07	5121,31	16,56,955	5810,97	5004,34
1. Direct Finance	20,30,169	5517,03	4879,67	16,05,985	5382,29	4715,30
2. Indirect Finance	81,515	305,04	241,63	50,970	428,69	289,05
II. INDUSTRY	48,090	4809,16	2903,21	66,820	6760,09	4958,21
1. Mining & Quarrying	281	288,69	270,02	390	59,96	45,24
2. Food Manufacturing & Processing	2,569	330,50	225,35	3,819	700,12	497,12
(a) Rice Mills, Flour & Dal Mills	874	103,38	78,16	1,542	189,35	151,45
(b) Sugar	8	27,65	18,68	26	111,09	56,68
(c) Edible Oils & Vanaspati	149	35,22	26,97	358	113,56	92,75
(d) Tea Processing	62	11,13	10,69	202	57,41	46,63
(e) Processing of Fruits & Vegetables	22	4,60	4,08	69	16,27	13,33
(f) Others	1,454	148,53	86,77	1,622	212,44	136,28
3. Beverage & Tobacco	53	3,38	2,82	136	16,78	14,65
4. Textiles	6,740	775,92	551,93	11,345	3245,19	2276,25
(a) Cotton Textiles	3,686	517,29	385,74	4,283	2146,03	1547,48
(b) Jute & Other Natural Fibre Textiles	65	6,28	5,69	330	8,69	7,84
(c) Handloom Textiles & Khadi	1,375	18,80	15,60	1,053	223,75	112,61
(d) Other Textiles & Textile Products	1,614	233,55	144,91	5,679	866,73	608,31
5. Paper, Paper Products & Printing	430	184,22	138,63	3,748	304,56	233,76
6. Leather & Leather Products	227	81,07	59,79	857	162,37	129,64
7. Rubber & Plastic Products	586	30,29	21,83	695	99,52	87,33
8. Chemicals & Chemical Products	508	289,23	133,74	2,224	500,60	346,66
(a) Heavy Industrial Chemicals	42	10,21	8,41	133	35,29	26,39
(b) Fertilisers	24	86,63	74,01	17	25,75	26,30
(c) Drugs & Pharmaceuticals	77	160,89	24,76	211	31,74	25,65
(d) Non-Edible Oils	11	84	67	39	12,08	11,09
(e) Other Chemicals & Chemical Products	354	30,66	25,90	1,824	395,74	257,23
9. Petroleum, Coal Products & Nuclear Fuels	13	2,30	2,08	50	6,59	3,59
10. Manufacture of Cement & Cement Products	851	236,65	128,88	199	19,51	10,23
11. Basic Metals & Metal Products	399	341,60	150,56	2,025	299,87	251,15
(a) Iron & Steel	98	131,99	59,25	446	162,34	140,55
(b) Non-Ferrous Metals	37	139,00	35,75	82	20,26	15,24
(c) Metal Products	264	70,61	55,55	1,497	117,26	95,36
12. Engineering	1,238	831,14	259,06	2,853	217,76	169,89
(a) Heavy Engineering	219	66,43	56,57	320	55,49	33,93
(b) Light Engineering	551	481,36	111,01	1,546	88,28	76,15
(c) Electrical Machinery & Goods	182	210,31	29,99	557	63,42	50,76
(d) Electronic Machinery & Goods	286	73,05	61,49	430	10,57	9,05
13. Vehicles, Vehicle Parts & Transport Equipments	425	368,00	190,78	721	176,71	111,84
14. Other Industries	23,146	166,80	123,43	31,171	406,67	320,20
15. Electricity, Gas & Water	119	484,89	317,29	145	118,86	98,47
(a) Electricity Generation & Transmission	18	444,54	281,50	56	66,32	57,20
(b) Non-Conventional Energy	17	31,60	29,80	47	48,02	37,67
(c) Gas, Steam & Water Supply	84	8,75	6,00	42	4,52	3,60
16. Construction	10,505	394,47	327,02	6,442	425,01	362,19
III. TRANSPORT OPERATORS	7,333	170,42	155,72	5,469	145,68	119,33
IV. PROFESSIONAL AND OTHER SERVICES	40,557	415,22	322,03	51,023	881,62	712,55
V. PERSONAL LOANS	4,83,282	3238,38	2663,48	8,15,988	6798,18	5494,19
1. Loans for Purchase of Consumer Durables	27,542	139,01	108,88	37,076	198,42	157,12
2. Loans for Housing	51,591	1158,74	991,29	89,655	2550,77	2161,47
3. Rest of the Personal Loans	4,04,149	1940,63	1563,32	6,89,257	4049,00	3175,59
VI. TRADE	1,09,879	954,85	815,42	1,23,075	1707,18	1352,81
1. Wholesale Trade	4,105	386,40	362,60	9,350	448,43	359,84
2. Retail Trade	1,05,774	568,44	452,82	1,13,725	1258,75	992,97
VII. FINANCE	8,236	99,76	85,38	5,347	64,46	47,62
VIII. ALL OTHERS	3,26,225	1527,21	1206,77	3,51,100	2024,95	1630,99
TOTAL BANK CREDIT	31,35,286	17037,07	13273,33	30,75,777	24193,14	19320,04
OF WHICH: 1. Artisans and Village & Tiny Industries	12,529	188,82	149,82	18,477	731,24	570,12
2. Other Small Scale Industries	17,686	801,84	568,34	25,654	1693,95	1314,46

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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	4,47,798	4008.27	3126.45	9,427	4124.45	3467.94
1. Direct Finance	4,33,145	2657.51	2076.91	7,293	765.99	705.42
2. Indirect Finance	14,653	1350.76	1049.54	2,134	3358.46	2762.52
II. INDUSTRY	81,098	24322.21	17867.95	60,291	42019.66	28044.21
1. Mining & Quarrying	554	245.49	155.17	681	1213.12	945.71
2. Food Manufacturing & Processing	4,002	1361.56	1056.97	1,446	2887.54	1859.63
(a) Rice Mills, Flour & Dal Mills	1,051	305.61	273.12	240	88.22	69.28
(b) Sugar	66	505.15	334.82	84	1171.44	701.05
(c) Edible Oils & Vanaspati	811	93.31	84.28	77	261.60	210.83
(d) Tea Processing	23	13.12	9.18	9	82.76	73.82
(e) Processing of Fruits & Vegetables	38	15.13	11.03	104	262.35	212.93
(f) Others	2,013	429.23	344.54	932	1021.17	591.72
3. Beverage & Tobacco	112	86.75	65.81	149	239.32	185.93
4. Textiles	32,810	14282.94	10301.04	5,940	4079.60	3049.66
(a) Cotton Textiles	20,064	10115.15	7061.54	2,528	2040.14	1375.40
(b) Jute & Other Natural Fibre Textiles	216	65.45	54.08	41	22.08	16.08
(c) Handloom Textiles & Khadi	712	176.03	114.31	1,209	21.39	18.80
(d) Other Textiles & Textile Products	11,818	3926.31	3071.11	2,162	1995.98	1639.38
5. Paper, Paper Products & Printing	2,226	327.71	247.35	1,973	1188.32	714.48
6. Leather & Leather Products	880	178.07	125.01	3,367	1728.87	1284.41
7. Rubber & Plastic Products	1,272	266.96	172.96	1,224	1463.24	839.43
8. Chemicals & Chemical Products	2,183	369.38	254.14	2,968	7513.13	4222.06
(a) Heavy Industrial Chemicals	205	155.57	86.07	327	1931.90	1187.59
(b) Fertilisers	37	27.46	22.65	120	1720.83	1373.14
(c) Drugs & Pharmaceuticals	518	31.40	19.09	1,157	1553.18	964.03
(d) Non-Edible Oils	29	9.29	7.67	14	7.65	4.39
(e) Other Chemicals & Chemical Products	1,394	145.66	118.66	1,350	2299.57	692.91
9. Petroleum, Coal Products & Nuclear Fuels	37	23.09	9.12	158	922.21	706.76
10. Manufacture of Cement & Cement Products	236	600.17	444.35	1,302	843.95	607.28
11. Basic Metals & Metal Products	3,128	1584.19	1349.34	2,578	2083.20	1363.61
(a) Iron & Steel	899	1078.22	938.63	592	808.79	588.55
(b) Non-Ferrous Metals	230	232.05	201.12	162	374.84	224.30
(c) Metal Products	1,999	273.92	209.59	1,824	899.57	550.75
12. Engineering	7,547	1537.09	1025.47	18,649	3123.21	2162.77
(a) Heavy Engineering	763	487.44	328.34	795	768.41	470.17
(b) Light Engineering	5,399	724.40	435.06	8,806	1210.69	797.25
(c) Electrical Machinery & Goods	924	209.55	162.41	8,430	749.85	572.60
(d) Electronic Machinery & Goods	461	115.69	99.66	618	394.25	322.75
13. Vehicles, Vehicle Parts & Transport Equipments	1,011	491.76	382.52	2,493	4527.10	2745.56
14. Other Industries	16,805	1124.91	845.66	11,203	3065.97	2154.89
15. Electricity, Gas & Water	214	638.06	528.71	270	2067.23	1547.00
(a) Electricity Generation & Transmission	77	399.72	353.87	134	1561.31	1159.02
(b) Non-Conventional Energy	63	211.55	151.86	35	212.72	173.19
(c) Gas, Steam & Water Supply	74	26.80	22.97	101	293.20	214.80
16. Construction	8,081	1204.07	904.34	5,890	5073.66	3655.02
III. TRANSPORT OPERATORS	6,967	233.63	200.68	20,319	1149.95	994.99
IV. PROFESSIONAL AND OTHER SERVICES	35,541	1925.45	1481.75	23,928	8195.67	6286.69
V. PERSONAL LOANS	8,93,919	10739.27	8684.60	63,39,780	47163.77	20491.55
1. Loans for Purchase of Consumer Durables	35,549	215.84	172.48	33,637	325.16	292.00
2. Loans for Housing	1,16,084	4673.12	3950.96	1,44,607	11917.01	10328.33
3. Rest of the Personal Loans	7,42,286	5850.31	4561.15	61,61,536	34921.59	9871.23
VI. TRADE	82,202	4102.51	3110.32	35,590	7678.31	4774.57
1. Wholesale Trade	15,740	1799.29	1320.42	9,142	3192.95	2163.27
2. Retail Trade	66,462	2303.22	1789.90	26,448	4485.35	2611.30
VII. FINANCE	1,972	218.82	117.56	2,157	7538.17	6434.25
VIII. ALL OTHERS	2,93,571	2827.29	2128.37	2,90,044	7002.28	5266.43
TOTAL BANK CREDIT	18,43,068	48377.45	36717.67	67,81,536	124872.25	75760.64
OF WHICH: 1. Artisans and Village & Tiny Industries	5,242	131.17	107.22	3,581	216.99	169.40
2. Other Small Scale Industries	42,453	4942.69	3751.24	20,643	2982.20	2176.89