

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1997 (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 Outsta- nding	No. of Accounts	Credit Limit	Amount Outsta- nding	No. of Accounts	Credit Limit	Amount Outsta- nding
	1	2	3	4	5	6	7	8	9
I. AGRICULTURE	5,74,418	848,56	785,33	18,27,932	2672,72	2498,67	179	13,71	12,17
1. Direct Finance	5,70,691	799,54	742,54	18,12,663	2380,70	2274,68	170	3,39	2,03
2. Indirect Finance	3,727	49,02	42,78	15,269	292,02	223,99	9	10,32	10,14
II. INDUSTRY	77,475	5040,78	4440,18	1,51,874	8495,97	6900,03	1,041	1955,53	1449,61
1. Mining & Quarrying	1,275	146,77	142,28	661	360,86	211,17	4	10,11	10,01
2. Food Manufacturing and Processing	1,909	349,92	276,97	3,535	596,70	515,13	19	42,42	26,03
(a) Rice Mills, Flour and Dal Mills	386	19,51	17,65	874	30,59	25,12	-	-	-
(b) Sugar	100	108,41	72,16	131	333,23	279,97	7	15,18	14,17
(c) Edible Oils and Vanaspati	242	52,00	38,81	399	30,42	20,94	-	-	-
(d) Tea Processing	66	12,24	9,99	237	43,44	39,28	3	6,53	3,00
(e) Processing of Fruits & Vegetables	20	64	56	75	6,40	3,21	1	1,30	8
(f) Others	1,095	157,12	137,80	1,819	152,62	146,61	8	19,41	8,78
3. Beverage and Tobacco	111	31,83	22,02	306	91,26	72,04	24	33,13	31,73
4. Textiles	6,026	1098,50	992,84	14,522	2673,08	2157,16	127	165,20	130,06
(a) Cotton Textiles	2,199	457,68	411,80	5,865	1542,22	1216,85	82	104,45	73,87
(b) Jute Textiles	18	37	35	65	6,35	6,29	1	3	3
(c) Handloom Textiles & Khadi	374	31,22	24,98	975	70,74	58,12	-	-	-
(d) Other Textiles	3,435	609,23	555,72	7,617	1053,77	875,90	44	60,72	56,16
5. Paper, Paper Products and Printing	1,559	157,07	136,99	3,521	301,65	252,04	24	15,17	11,77
6. Leather and Leather Products	612	427,78	364,60	1,996	457,31	385,79	20	34,68	30,95
7. Rubber and Rubber Products	305	251,67	241,46	524	122,02	111,43	12	83,61	30,24
8. Chemicals and Chemical Products	2,293	889,99	760,25	4,808	798,13	643,62	96	290,59	159,41
(a) Heavy Industrial Chemicals	158	113,76	80,59	418	94,25	66,36	28	68,60	42,94
(b) Fertilizers	67	206,21	196,77	194	225,10	167,31	9	19,41	10,49
(c) Drugs and Pharmaceuticals	198	85,71	75,46	628	146,65	136,73	18	32,74	20,91
(d) Non-Edible Oils	33	3,41	2,89	84	18,75	15,96	-	-	-
(e) Other Chemicals & Chemical Products	1,837	480,90	404,55	3,484	313,39	257,26	41	169,83	85,07
9. Petroleum, Coal Products & Nuclear Fuels	54	111,84	101,72	218	119,73	100,83	14	39,91	28,98
10. Manufacture of Cement & Cement Products	118	78,50	50,31	263	68,47	55,58	18	57,14	51,58
11. Basic Metals & Metal Products	1,773	279,68	260,12	4,334	513,85	453,77	48	32,30	26,71
(a) Iron and Steel	438	94,21	97,23	1,358	346,29	311,64	28	19,30	14,61
(b) Non-Ferrous Metals	96	36,02	29,66	203	24,59	18,36	5	4,75	4,17
(c) Other Metal Products	1,239	149,46	133,23	2,773	142,97	123,77	15	8,25	7,93
12. Engineering	2,168	468,74	439,18	6,563	1009,38	814,46	166	475,36	383,31

(a) Heavy Engineering	386	133,20	118,67	959	299,42	245,85	51	225,78	153,98
(b) Light Engineering	1,038	107,80	102,54	2,971	267,37	206,09	43	25,41	22,25
(c) Electrical Machinery & Goods	444	107,87	106,87	1,491	314,39	246,18	36	80,30	66,97
(d) Electronic Machinery & Goods	300	119,88	111,09	1,142	128,20	116,34	36	143,87	140,11
13. Vehicles, Vehicle Parts & Transport Equipments	385	339,04	262,19	1,402	504,64	328,80	139	461,56	376,96
14. Other Industries	58,680	352,65	334,09	1,07,842	590,84	565,18	318	191,37	131,59
15. Electricity, Gas & Water	125	49,94	47,67	385	142,44	94,85	7	21,49	19,29
(a) Electricity Generation & Transmission	113	36,37	34,23	194	95,13	62,24	6	10,03	7,84
(b) Non-Conventional Energy	4	12,89	11,93	57	39,42	26,25	1	11,46	11,46
(c) Gas, Steam & Water Supply	8	69	1,51	134	7,89	6,35	-	-	-
16. Construction	82	6,85	7,49	994	145,62	138,18	5	1,47	98
III. TRANSPORT OPERATORS	9,938	77,15	65,19	28,514	198,26	165,63	14	6,77	2,94
IV. PROFESSIONAL AND OTHER SERVICES	12,767	125,34	104,22	1,50,075	931,10	1018,44	176	35,42	33,33
V. PERSONAL LOANS	3,15,550	784,43	758,16	7,12,670	1684,66	1567,72	2,24,024	953,53	777,45
1. Loans for Purchase of Consumer Durables	32,976	47,80	41,87	49,510	64,38	50,30	3,968	16,92	16,92
2. Loans for Housing	25,391	207,19	199,39	61,431	454,22	427,14	206	30,65	30,41
3. Rest of the Personal Loans	2,57,183	529,45	516,90	6,01,729	1166,06	1090,27	2,19,850	905,96	730,12
VI. TRADE	1,00,769	1141,25	970,44	2,44,162	2090,99	1933,36	118	126,80	107,90
1. Wholesale Trade	3,954	469,43	369,73	15,498	1067,56	898,03	50	87,89	70,73
2. Retail Trade	96,815	671,83	600,71	2,28,664	1023,43	1035,33	68	38,91	37,17
VII. FINANCE	291	721,34	608,66	1,900	700,79	621,28	80	301,42	281,11
VIII. ALL OTHERS	42,597	394,84	362,45	4,74,520	1207,76	1120,11	51	83,15	76,51
TOTAL BANK CREDIT	11,33,805	9133,69	8094,63	35,91,647	17982,25	15825,24	2,25,683	3476,33	2741,04
OF WHICH : 1. Artisans & Village Industries	24,210	88,99	86,19	18,307	44,83	39,48	1	3	3
2. Other Small Scale Industries	43,416	990,50	890,69	1,01,338	2266,44	1938,18	60	54,15	45,37

OCCUPATION	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	84,160	70,16	65,59	2,18,447	359,46	333,79	27,05,136	3964,61	3695,53
1. Direct Finance	76,999	65,66	61,22	2,15,561	319,81	299,31	26,76,084	3569,10	3379,78
2. Indirect Finance	7,161	4,50	4,36	2,886	39,66	34,48	29,052	395,51	315,75
II. INDUSTRY	6,731	5,71	4,90	30,593	3508,19	2842,84	2,67,714	19006,19	15637,56
1. Mining & Quarrying	4	3	3	395	43,39	31,61	2,339	561,17	395,11
2. Food Manufacturing and Processing	42	10	8	1,771	214,66	174,41	7,276	1203,81	992,61
(a) Rice Mills, Flour and Dal Mills	13	7	5	708	37,94	31,97	1,981	88,10	74,79
(b) Sugar	-	-	-	43	56,28	43,35	281	513,10	409,64
(c) Edible Oils and Vanaspati	1	-	-	291	29,76	26,19	933	112,18	85,94
(d) Tea Processing	-	-	-	22	7,82	7,26	328	70,03	59,53
(e) Processing of Fruits & Vegetables	-	-	-	8	3,18	2,87	104	11,52	6,71
(f) Others	28	3	2	699	79,70	62,78	3,649	408,87	355,99
3. Beverage and Tobacco	4	2	2	168	36,40	35,03	613	192,64	160,84
4. Textiles	15	12	11	9,008	1666,43	1277,05	29,698	5603,33	4557,22
(a) Cotton Textiles	6	8	8	4,780	1099,57	869,19	12,932	3204,00	2571,79
(b) Jute Textiles	-	-	-	10	87	70	94	7,62	7,37
(c) Handloom Textiles & Khadi	-	-	-	266	21,12	17,83	1,615	123,07	100,93

(d) Other Textiles	9	4	2	3,952	544,88	389,33	15,057	2268,64	1877,14
5. Paper, Paper Products and Printing	8	8	7	1,378	124,07	107,41	6,490	598,03	508,28
6. Leather and Leather Products	-	-	-	571	131,33	98,97	3,199	1051,10	880,32
7. Rubber and Rubber Products	2	1	1	181	24,20	21,97	1,024	481,51	405,10
8. Chemicals and Chemical Products	21	14	10	1,677	193,41	163,35	8,895	2172,26	1726,73
(a) Heavy Industrial Chemicals	-	-	-	142	26,52	25,26	746	303,12	215,15
(b) Fertilizers	1	1	-	27	34,65	27,97	298	485,38	402,55
(c) Drugs and Pharmaceuticals	1	1	1	237	25,31	21,31	1,082	290,42	254,41
(d) Non-Edible Oils	-	-	-	46	4,76	4,54	163	26,92	23,39
(e) Other Chemicals & Chemical Products	19	12	8	1,225	102,17	84,27	6,606	1066,42	831,23
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	86	26,40	23,81	372	297,88	255,34
10. Manufacture of Cement & Cement Products	2	1	-	106	35,61	35,17	507	239,74	192,65
11. Basic Metals & Metal Products	5	3	3	1,480	262,88	233,40	7,640	1088,75	974,02
(a) Iron and Steel	3	1	1	782	184,38	166,72	2,609	644,20	590,21
(b) Non-Ferrous Metals	-	-	-	134	17,82	14,10	438	83,17	66,29
(c) Other Metal Products	2	1	2	564	60,69	52,57	4,593	361,38	317,52
12. Engineering	7	11	10	1,775	284,47	234,19	10,679	2238,06	1871,23
(a) Heavy Engineering	1	2	2	423	79,55	71,51	1,820	737,97	590,03
(b) Light Engineering	1	1	1	557	87,87	66,88	4,610	488,46	397,78
(c) Electrical Machinery & Goods	-	-	-	459	76,18	62,73	2,430	578,74	482,75
(d) Electronic Machinery & Goods	5	8	7	336	40,86	33,07	1,819	432,89	400,68
13. Vehicles, Vehicle Parts & Transport Equipments	5	6	4	604	71,24	64,06	2,535	1376,53	1032,05
14. Other Industries	6,614	4,97	4,28	10,756	287,29	256,69	1,84,210	1427,13	1291,83
15. Electricity, Gas & Water	-	-	-	64	15,82	14,48	581	229,69	176,29
(a) Electricity Generation & Transmission	-	-	-	21	4,11	3,45	334	145,64	107,77
(b) Non-Conventional Energy	-	-	-	13	8,81	8,26	75	72,58	57,90
(c) Gas, Steam & Water Supply	-	-	-	30	2,90	2,77	172	11,47	10,63
16. Construction	2	4	4	573	90,58	71,23	1,656	244,56	217,92
III. TRANSPORT OPERATORS	452	1,84	1,49	11,626	215,13	173,85	50,544	499,15	409,12
IV. PROFESSIONAL AND OTHER SERVICES	19,800	15,47	14,71	17,390	267,54	224,96	2,00,208	1374,88	1395,66
V. PERSONAL LOANS	36,507	31,32	30,45	1,91,815	541,45	466,87	14,80,566	3995,40	3600,66
1. Loans for Purchase of Consumer Durables	10,888	8,43	7,72	40,489	54,86	35,58	1,37,831	192,38	152,39
2. Loans for Housing	852	3,65	3,66	15,317	132,56	110,26	1,03,197	828,27	770,88
3. Rest of the Personal Loans	24,767	19,25	19,07	1,36,009	354,03	321,02	12,39,538	2974,75	2677,39
VI. TRADE	25,304	19,58	17,30	42,836	826,76	651,41	4,13,189	4205,38	3680,41
1. Wholesale Trade	761	83	75	7,366	489,15	368,87	27,629	2114,86	1708,11
2. Retail Trade	24,543	18,75	16,55	35,470	337,61	282,54	3,85,560	2090,52	1972,31
VII. FINANCE	1	4	4	1,863	670,54	579,20	4,135	2394,13	2090,30
VIII. ALL OTHERS	66,645	50,29	48,62	1,20,690	289,10	253,18	7,04,503	2025,13	1860,88
TOTAL BANK CREDIT	2,39,600	194,42	183,11	6,35,260	6678,18	5526,09	58,25,995	37464,87	32370,11
OF WHICH : 1. Artisans & Village Industries	2,715	1,90	1,63	2,605	7,98	6,29	47,838	143,74	133,63
2. Other Small Scale Industries	2,696	2,40	2,15	15,728	984,88	763,13	1,63,238	4298,37	3639,52