

Table No. 5.7 - State and Population 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	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	1	2	3	4	5	6
I. AGRICULTURE	15,33,346	1800,10	1683,99	9,23,511	1314,49	1233,25
1. Direct Finance	15,15,678	1708,84	1615,14	9,17,040	1243,92	1173,06
2. Indirect Finance	17,668	91,26	68,85	6,471	70,58	60,20
II. INDUSTRY	58,048	1128,00	976,53	77,950	2116,54	1824,99
1. Mining & Quarrying	907	25,55	29,18	541	20,62	19,68
2. Food Manufacturing and Processing	1,664	116,49	105,95	2,576	149,85	122,77
(a) Rice Mills, Flour and Dal Mills	584	13,53	12,14	624	19,63	17,35
(b) Sugar	19	47,78	45,22	84	49,43	34,73
(c) Edible Oils and Vanaspati	284	15,91	13,89	286	21,29	16,77
(d) Tea Processing	28	7,83	6,79	254	25,92	25,15
(e) Processing of Fruits & Vegetables	10	39	48	26	4,45	3,65
(f) Others	739	31,05	27,43	1,302	29,13	25,12
3. Beverage and Tobacco	171	4,90	2,36	138	26,95	15,48
4. Textiles	3,739	296,74	253,67	6,293	737,93	617,58
(a) Cotton Textiles	2,141	219,00	184,43	3,801	557,22	481,75
(b) Jute Textiles	6	5	4	28	2,58	1,60
(c) Handloom Textiles & Khadi	331	14,22	14,14	403	25,78	20,56
(d) Other Textiles	1,261	63,47	55,07	2,061	152,35	113,66
5. Paper, Paper Products and Printing	458	24,61	23,48	2,206	142,82	119,71
6. Leather and Leather Products	180	33,81	32,09	520	70,27	60,66
7. Rubber and Rubber Products	87	112,60	99,77	239	14,50	10,84
8. Chemicals and Chemical Products	754	89,78	61,31	2,788	504,94	439,41
(a) Heavy Industrial Chemicals	41	7,01	5,53	140	65,77	40,89
(b) Fertilizers	51	1,88	1,65	32	26,43	24,96
(c) Drugs and Pharmaceuticals	120	4,99	4,49	126	6,17	6,21
(d) Non-Edible Oils	28	1,42	1,26	77	5,40	5,01
(e) Other Chemicals & Chemical Products	514	74,48	48,39	2,413	401,18	362,33
9. Petroleum, Coal Products & Nuclear Fuels	23	75,69	75,68	59	2,07	1,99
10. Manufacture of Cement & Cement Products	104	19,40	13,69	152	13,44	11,73
11. Basic Metals & Metal Products	639	53,27	49,11	1,508	101,19	91,27
(a) Iron and Steel	215	30,53	30,33	332	46,95	40,89
(b) Non-Ferrous Metals	16	50	40	64	7,75	8,44
(c) Other Metal Products	408	22,24	18,39	1,112	46,49	41,94
12. Engineering	901	69,15	60,56	1,468	88,50	70,73
(a) Heavy Engineering	140	13,09	11,23	254	12,46	10,14
(b) Light Engineering	454	24,93	21,33	669	22,67	17,31
(c) Electrical Machinery & Goods	185	11,75	11,32	290	33,75	27,14
(d) Electronic Machinery & Goods	122	19,38	16,68	255	19,61	16,15
13. Vehicles, Vehicle Parts & Transport Equipments	290	40,10	15,81	590	36,82	26,76
14. Other Industries	47,860	141,65	134,56	58,439	189,28	199,91
15. Electricity, Gas & Water	116	19,15	14,82	101	6,52	5,72
(a) Electricity Generation & Transmission	32	5,50	4,01	64	5,78	5,08
(b) Non-Conventional Energy	40	10,82	8,44	—	—	—
(c) Gas, Steam & Water Supply	44	2,82	2,37	37	74	64
16. Construction	155	5,12	4,47	332	10,85	10,75
III. TRANSPORT OPERATORS	16,830	84,08	70,92	17,739	171,29	139,59
IV. PROFESSIONAL AND OTHER SERVICES	73,168	106,34	92,14	55,713	162,18	145,19
V. PERSONAL LOANS	3,54,027	541,38	504,43	3,51,865	730,83	691,60
1. Loans for Purchase of Consumer Durables	22,881	22,48	18,45	33,108	42,67	34,26
2. Loans for Housing	17,759	99,56	92,20	28,828	168,89	158,65
3. Rest of the Personal Loans	3,13,387	419,33	393,77	2,89,929	519,27	498,69
V I. TRADE	1,48,022	271,52	231,49	1,49,171	622,40	535,48
1. Wholesale Trade	6,597	115,66	100,10	6,990	127,76	103,77

2. Retail Trade	1,41,425	155,86	131,39	1,42,181	494,64	431,71
VII. FINANCE	218	245,67	208,64	479	48,30	39,01
VIII. ALL OTHERS	2,75,329	258,18	240,66	2,13,224	318,01	301,29
TOTAL BANK CREDIT	24,58,988	4435,26	4008,79	17,89,652	5484,04	4910,40
OF WHICH : 1. Artisans & Village Industries	18,406	41,20	37,73	16,440	43,33	41,20
2. Other Small Scale Industries	31,525	305,04	261,00	49,411	746,53	610,14

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	7	8	9	10	11	12
I. AGRICULTURE	2,17,000	540,16	485,29	31,279	309,86	293,00
1. Direct Finance	2,13,393	472,56	432,50	29,973	143,79	159,08
2. Indirect Finance	3,607	67,60	52,78	1,306	166,08	133,92
II. INDUSTRY	88,192	6302,00	5172,83	43,524	9459,64	7663,22
1. Mining & Quarrying	370	37,86	28,23	521	477,13	318,02
2. Food Manufacturing and Processing	2,080	371,94	293,74	956	565,53	470,15
(a) Rice Mills, Flour and Dal Mills	573	35,82	31,06	200	19,11	14,25
(b) Sugar	88	214,92	159,90	90	200,98	169,80
(c) Edible Oils and Vanaspati	290	20,27	16,52	73	54,71	38,76
(d) Tea Processing	24	6,42	5,57	22	29,87	22,01
(e) Processing of Fruits & Vegetables	28	1,70	49	40	4,98	2,10
(f) Others	1,077	92,81	80,22	531	255,89	223,24
3. Beverage and Tobacco	163	21,83	15,82	141	138,97	127,18
4. Textiles	17,461	3689,09	2964,11	2,205	879,58	721,86
(a) Cotton Textiles	6,668	2146,06	1704,23	322	281,72	201,38
(b) Jute Textiles	34	1,71	1,38	26	3,29	4,34
(c) Handloom Textiles & Khadi	829	69,37	57,39	52	13,71	8,83
(d) Other Textiles	9,930	1471,95	1201,10	1,805	580,87	507,31
5. Paper, Paper Products and Printing	1,833	185,20	161,43	1,993	245,40	203,66
6. Leather and Leather Products	470	40,96	42,25	2,029	906,06	745,32
7. Rubber and Rubber Products	352	52,97	53,80	346	301,44	240,69
8. Chemicals and Chemical Products	2,474	340,88	284,42	2,879	1236,66	941,60
(a) Heavy Industrial Chemicals	215	46,74	43,19	350	183,61	125,54
(b) Fertilizers	72	46,23	30,26	143	410,83	345,68
(c) Drugs and Pharmaceuticals	308	65,58	64,13	528	213,68	179,58
(d) Non-Edible Oils	37	2,21	1,85	21	17,89	15,28
(e) Other Chemicals & Chemical Products	1,842	180,11	145,00	1,837	410,65	275,52
9. Petroleum, Coal Products & Nuclear Fuels	109	26,49	22,48	181	193,64	155,20
10. Manufacture of Cement & Cement Products	142	70,40	58,26	109	136,49	108,98
11. Basic Metals & Metal Products	2,946	375,40	340,42	2,547	558,88	493,22
(a) Iron and Steel	1,249	262,19	242,99	813	304,53	276,01
(b) Non-Ferrous Metals	167	24,87	17,37	191	50,05	40,08
(c) Other Metal Products	1,530	88,34	80,07	1,543	204,30	177,13
12. Engineering	3,984	624,68	502,81	4,326	1455,73	1237,13
(a) Heavy Engineering	856	254,53	192,74	570	457,88	375,92
(b) Light Engineering	1,627	146,99	111,35	1,860	293,87	247,79
(c) Electrical Machinery & Goods	999	185,89	165,99	956	347,35	278,30
(d) Electronic Machinery & Goods	502	37,27	32,73	940	356,64	335,12
13. Vehicles, Vehicle Parts & Transport Equipments	670	120,13	92,77	985	1179,49	896,71
14. Other Industries	54,519	287,93	260,73	23,392	808,27	696,62
15. Electricity, Gas & Water	211	26,79	25,07	153	177,24	130,69
(a) Electricity Generation & Transmission	136	8,43	7,43	102	125,92	91,25
(b) Non-Conventional Energy	12	14,75	14,13	23	47,01	35,33
(c) Gas, Steam & Water Supply	63	3,61	3,51	28	4,31	4,11
16. Construction	408	29,47	26,49	761	199,12	176,20
III. TRANSPORT OPERATORS	11,281	127,89	105,67	4,694	115,90	92,95
IV. PROFESSIONAL AND OTHER SERVICES	44,108	272,30	235,32	27,219	834,06	923,01
V. PERSONAL LOANS	3,22,119	879,73	803,02	4,52,555	1843,48	1601,61
1. Loans for Purchase of Consumer Durables	50,125	69,16	53,10	31,717	58,07	46,58
2. Loans for Housing	30,285	246,71	232,48	26,325	313,11	287,54
3. Rest of the Personal Loans	2,41,709	563,85	517,44	3,94,513	1472,29	1267,48
V I. TRADE	79,949	906,99	736,81	36,047	2404,47	2176,64
1. Wholesale Trade	7,968	439,28	318,19	6,074	1432,15	1186,05
2. Retail Trade	71,981	467,71	418,61	29,973	972,31	990,59
VII. FINANCE	1,087	148,30	117,31	2,351	1951,85	1725,34
VIII. ALL OTHERS	1,37,381	440,02	404,19	78,569	1008,92	914,74

TOTAL BANK CREDIT		9,01,117	9617,39	8060,42	6,76,238	17928,18	15390,51
OF WHICH : 1.	Artisans & Village Industries	11,349	47,05	43,20	1,643	12,16	11,51
2.	Other Small Scale Industries	56,271	1983,31	1654,70	26,031	1263,49	1113,67
