

**Table No. 5. 9 - District-Wise Classification of Outstanding Credit
of Scheduled Commercial Banks According to Occupation - March
1997 (Part 31 of 32)**

SOUTHERN REGION

STATE : TAMIL NADU

(Amount in Rupees Thousand)										
OCCUPATION	CHENNAI		COIMBATORE		CUDDALORE		DHARMAPURI		DINDIGAL	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4	5	6	7	8	9	10
I. AGRICULTURE	31,279	293,00,34	1,29,621	247,42,93	1,38,987	194,96,00	1,38,174	137,14,88	1,15,518	145,90,83
1. Direct Finance	29,973	159,08,25	1,27,492	218,68,33	1,37,861	185,43,77	1,36,182	127,67,90	1,15,226	139,52,59
2. Indirect Finance	1,306	133,92,09	2,129	28,74,60	1,126	9,52,23	1,992	9,46,98	292	6,38,24
II. INDUSTRY	43,524	7663,21,55	40,238	3426,42,28	4,479	80,08,85	5,839	148,58,84	4,522	195,14,92
1. Mining & Quarrying	521	318,01,51	135	5,32,27	45	1,22,16	53	26,80,93	34	53,09
2. Manufacturing & Processing	42,089	7038,30,68	39,927	3401,16,48	4,376	77,46,91	5,762	119,63,93	4,470	194,25,33
3. Electricity, Gas & Water	153	130,69,29	63	9,75,81	7	52,54	8	1,39,69	3	2,38
4. Construction	761	176,20,07	113	10,17,72	51	87,24	16	74,29	15	34,12
III. TRANSPORT OPERATORS	4,694	92,94,58	3,657	33,80,85	1,357	7,67,01	1,689	6,08,60	1,671	7,68,83
IV. PROFESSIONAL AND OTHER SERVICES	27,219	923,01,18	13,701	75,27,93	7,800	9,40,24	4,925	7,55,98	5,818	9,56,02
V. PERSONAL LOANS	4,52,555	1601,60,75	1,28,308	330,35,81	29,565	49,93,93	30,448	46,10,70	20,119	39,49,27
1. Loans for Purchase of Consumer Durables	31,717	46,58,32	26,956	29,59,89	3,420	2,80,76	3,284	3,52,80	1,451	1,59,23
2. Loans for Housing	26,325	287,54,17	10,204	78,81,08	2,946	13,35,32	3,426	10,18,67	1,762	9,87,50
3. Rest of the Personal Loans	3,94,513	1267,48,26	91,148	221,94,84	23,199	33,77,85	23,738	32,39,23	16,906	28,02,54
VI. TRADE	36,047	2176,63,69	32,118	280,14,02	9,076	32,58,77	20,293	32,21,68	14,798	22,57,24
1. Wholesale Trade	6,074	1186,04,78	2,319	152,32,61	639	16,69,56	606	10,89,76	446	3,65,57
2. Retail Trade	29,973	990,58,91	29,799	127,81,41	8,437	15,89,21	19,687	21,31,92	14,352	18,91,67
VII. FINANCE	2,351	1725,34,35	570	89,97,44	12	23,31	15	2,16,26	22	39,33
VIII. ALL OTHERS	78,569	914,74,29	70,402	192,61,87	19,130	24,60,85	23,169	22,72,22	18,153	16,82,97
TOTAL BANK CREDIT	6,76,238	15390,50,73	4,18,615	4676,03,13	2,10,406	399,48,96	2,24,552	402,59,16	1,80,621	437,59,41
OF WHICH: 1. Artisans & Village Industries	1,643	11,50,94	4,936	25,23,35	1,217	2,24,12	982	2,72,41	686	2,18,57
2. Other Small Scale Industries	26,031	1113,67,15	25,384	1279,12,43	2,323	15,64,93	4,128	47,19,37	3,135	42,14,93

OCCUPATION	ERODE		KANYAKUMARI		KARUR		MADURAI		NAGAPATTINAM	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	11	12	13	14	15	16	17	18	19	20
I. AGRICULTURE	1,67,119	242,46,88	76,214	97,59,86	52,840	46,12,69	2,06,750	314,34,15	89,413	107,19,46
1. Direct Finance	1,66,341	233,75,93	75,979	94,83,42	51,604	44,21,61	2,05,128	298,32,76	88,815	105,57,30
2. Indirect Finance	778	8,70,95	235	2,76,44	1,236	1,91,08	1,622	16,01,39	598	1,62,16

II. INDUSTRY	11,164	305,99,77	9,365	29,65,32	2,090	10,98,47	19,124	567,54,14	2,512	17,90,26
1. Mining & Quarrying	37	1,84,96	14	33,87	-	-	30	1,49,60	54	27,91
2. Manufacturing & Processing	11,045	300,35,96	9,323	28,45,52	2,090	10,98,47	19,001	560,23,91	2,412	15,60,33
3. Electricity, Gas & Water	8	7,03	2	39,82	-	-	25	3,09,23	3	59,99
4. Construction	74	3,71,82	26	46,11	-	-	68	2,71,40	43	1,42,03
III. TRANSPORT OPERATORS	3,274	22,00,90	1,101	7,06,40	431	67,74	3,288	19,49,80	1,396	6,82,23
IV. PROFESSIONAL AND OTHER SERVICES	8,742	24,64,09	6,133	12,60,71	2,524	1,62,71	8,201	40,86,59	4,026	7,88,00
V. PERSONAL LOANS	38,662	78,91,07	31,782	63,07,95	11,978	12,32,90	66,292	164,74,09	24,912	47,69,87
1. Loans for Purchase of Consumer Durables	2,906	3,77,80	2,955	3,02,74	1,756	1,34,28	7,680	8,25,08	1,550	1,15,19
2. Loans for Housing	1,959	16,47,42	1,405	10,28,49	780	65,21	9,309	58,39,47	851	8,74,37
3. Rest of the Personal Loans	33,797	58,65,85	27,422	49,76,72	9,442	10,33,41	49,303	98,09,54	22,511	37,80,31
VI. TRADE	16,929	68,37,76	16,634	42,97,93	3,890	2,75,96	25,906	115,97,73	11,080	20,31,48
1. Wholesale Trade	1,655	21,28,72	507	19,01,68	69	2,58	2,506	41,00,80	544	5,14,15
2. Retail Trade	15,274	47,09,04	16,127	23,96,25	3,821	2,73,38	23,400	74,96,93	10,536	15,17,33
VII. FINANCE	61	6,26,87	36	97,00	14	18,71	198	15,52,27	30	2,32,34
VIII.ALL OTHERS	31,429	42,83,80	25,299	31,49,42	10,659	7,86,90	22,455	65,21,07	18,450	15,72,74
TOTAL BANK CREDIT	2,77,380	791,51,14	1,66,564	285,44,59	84,426	82,56,08	3,52,214	1303,69,84	1,51,819	225,86,38
OF WHICH: 1. Artisans & Village Industries	1,778	6,74,46	4,438	4,11,52	527	75,25	6,013	13,39,46	590	97,77
2. Other Small Scale Industries	7,139	110,13,45	3,945	14,88,55	1,143	3,93,76	8,658	144,52,53	1,436	6,11,07

OCCUPATION	NAMAKKAL		NILGIRI		PERAMBALUR		PUDUKOTTAI		RAMANATHA-PURAM	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	21	22	23	24	25	26	27	28	29	30
I. AGRICULTURE	60,542	60,01,25	34,018	50,39,85	74,506	58,59,64	66,121	74,13,69	46,807	50,21,48
1. Direct Finance	60,520	59,55,38	33,612	46,54,91	74,469	58,53,25	64,859	71,39,71	45,093	48,46,09
2. Indirect Finance	22	45,87	406	3,84,94	37	6,39	1,262	2,73,98	1,714	1,75,39
II. INDUSTRY	3,347	16,43,80	1,495	314,63,82	2,948	2,81,46	3,874	24,79,71	4,157	43,43,71
1. Mining & Quarrying	-	-	1	18,70	-	-	33	32,59	2	-
2. Manufacturing & Processing	3,323	16,41,07	1,472	313,18,12	2,946	2,73,57	3,823	24,24,02	4,152	43,20,43
3. Electricity, Gas & Water	24	2,73	3	4,01	2	7,89	-	-	1	22,17
4. Construction	-	-	19	1,22,99	-	-	18	23,10	2	1,11
III. TRANSPORT OPERATORS	1,638	1,22,34	415	4,48,30	362	67,88	358	4,16,48	682	2,06,17
IV. PROFESSIONAL AND OTHER SERVICES	2,658	1,79,04	3,159	22,08,11	1,732	1,25,62	4,855	5,02,22	5,319	5,02,53
V. PERSONAL LOANS	19,014	18,47,12	16,186	34,88,80	8,138	8,39,48	9,259	21,13,83	12,787	21,64,84
1. Loans for Purchase of Consumer Durables	612	1,32,36	3,122	2,34,39	484	47,65	826	66,92	2,185	1,98,27
2. Loans for Housing	1,110	1,17,89	756	10,35,95	580	68,78	1,134	5,67,57	954	3,91,85
3. Rest of the Personal Loans	17,292	15,96,87	12,308	22,18,46	7,074	7,23,05	7,299	14,79,34	9,648	15,74,72
VI. TRADE	7,076	6,08,89	9,780	23,63,84	5,952	4,64,75	8,794	13,07,54	9,000	16,97,37
1. Wholesale Trade	391	72,41	164	5,72,57	268	20,34	279	2,72,94	129	9,26,37
2. Retail Trade	6,685	5,36,48	9,616	17,91,27	5,684	4,44,41	8,515	10,34,60	8,871	7,71,00
VII. FINANCE	-	-	11	1,16,43	-	-	29	37,90	3	3,20
VIII.ALL OTHERS	11,411	8,43,48	5,371	34,91,91	9,466	9,49,10	15,616	12,55,22	23,214	21,30,86

TOTAL BANK CREDIT	1,05,686	112,45,92	70,435	486,21,06	1,03,104	85,87,93	1,08,906	155,26,59	1,01,969	160,70,16
OF WHICH: 1. Artisans & Village Industries	626	44,58	340	1,28,72	1,113	1,20,47	1,088	2,99,67	1,632	1,31,38
2. Other Small Scale Industries	2,396	4,92,11	827	25,68,06	1,785	1,46,98	2,528	14,19,72	2,440	8,24,84

OCCUPATION	SALEM		SIVAGANGA		THANJAVUR		THIRUVALLUR		THIRUVARUR	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	31	32	33	34	35	36	37	38	39	40
I. AGRICULTURE	96,035	193,65,35	66,795	68,76,55	1,38,867	172,53,19	1,57,004	179,70,37	65,863	51,74,56
1. Direct Finance	95,678	177,23,41	64,542	64,78,24	1,37,476	162,01,78	1,56,457	169,22,30	65,125	50,94,40
2. Indirect Finance	357	16,41,94	2,253	3,98,31	1,391	10,51,41	547	10,48,07	738	80,16
II. INDUSTRY	16,082	697,98,87	4,097	42,46,98	11,637	65,46,44	16,942	658,48,40	1,392	1,27,76
1. Mining & Quarrying	173	21,85,66	4	3,05	39	26,78	281	2,94,40	-	-
2. Manufacturing & Processing	15,762	666,20,61	4,085	42,28,44	11,502	62,89,08	16,486	641,79,25	1,392	1,27,76
3. Electricity, Gas & Water	55	4,67,59	3	4,24	34	80,51	87	10,58,70	-	-
4. Construction	92	5,25,01	5	11,25	62	1,50,07	88	3,16,05	-	-
III. TRANSPORT OPERATORS	4,496	82,51,16	503	2,73,64	3,501	20,01,38	3,302	8,93,48	807	50,20
IV. PROFESSIONAL AND OTHER SERVICES	5,938	28,44,77	7,196	6,51,54	8,895	21,23,44	11,877	72,80,30	2,401	1,46,78
V. PERSONAL LOANS	46,114	114,18,01	15,735	31,82,54	35,988	81,90,92	1,34,490	245,76,15	12,038	10,78,05
1. Loans for Purchase of Consumer Durables	5,369	7,53,55	2,734	1,73,60	4,013	3,08,60	5,724	4,86,75	1,095	66,14
2. Loans for Housing	3,516	31,80,16	1,381	10,10,83	4,655	23,97,56	9,947	55,63,31	173	28,72
3. Rest of the Personal Loans	37,229	74,84,30	11,620	19,98,11	27,320	54,84,76	1,18,819	185,26,09	10,770	9,83,19
VI. TRADE	16,553	89,96,56	10,743	17,40,42	17,477	51,34,16	26,419	282,44,48	4,590	2,44,42
1. Wholesale Trade	1,833	44,57,96	703	2,17,28	1,322	20,02,74	1,015	25,16,00	52	2,53
2. Retail Trade	14,720	45,38,60	10,040	15,23,14	16,155	31,31,42	25,404	257,28,48	4,538	2,41,89
VII. FINANCE	104	6,16,16	13	55,20	98	3,64,01	153	199,16,77	-	-
VIII. ALL OTHERS	21,858	38,58,33	23,508	27,67,40	31,620	54,79,19	38,715	54,97,77	14,349	11,66,73
TOTAL BANK CREDIT	2,07,180	1251,49,21	1,28,590	197,94,27	2,48,083	470,92,73	3,88,902	1702,27,72	1,01,440	79,88,50
OF WHICH: 1. Artisans & Village Industries	2,428	12,50,88	762	1,21,87	2,829	3,30,23	1,865	7,82,81	99	7,46
2. Other Small Scale Industries	10,536	150,21,37	2,881	8,15,66	7,836	21,61,61	12,429	171,72,06	841	85,74

OCCUPATION	TIRUCHIRAPALLI		TIRUNELVELI		TIRUVANNAMALAI		TOOTHUKUDI		VELLORE	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	41	42	43	44	45	46	47	48	49	50
I. AGRICULTURE	1,29,542	208,60,28	1,13,886	132,89,65	1,00,477	88,85,43	64,201	89,53,63	1,11,949	125,71,03
1. Direct Finance	1,28,102	197,49,12	1,10,476	125,30,75	99,452	85,02,71	64,056	84,65,02	1,11,481	113,05,93
2. Indirect Finance	1,440	11,11,16	3,410	7,58,90	1,025	3,82,72	145	4,88,61	468	12,65,10
II. INDUSTRY	13,125	371,33,64	7,440	85,11,27	4,295	17,74,89	7,160	186,08,66	13,393	240,35,53
1. Mining & Quarrying	65	2,22,35	35	1,08,91	153	1,28,45	39	2,91,48	562	5,43,81
2. Manufacturing & Processing	12,945	359,34,95	7,366	75,90,38	4,136	15,33,58	7,073	182,09,60	12,768	232,45,03
3. Electricity, Gas & Water	35	3,24,85	26	7,89,43	4	1,12,00	5	29,67	25	66,49
4. Construction	80	6,51,49	13	22,55	2	86	43	77,91	38	1,80,20

III. TRANSPORT OPERATORS	3,275	32,39,96	1,193	10,07,94	858	3,09,92	1,553	8,11,40	2,230	10,89,47
IV. PROFESSIONAL AND OTHER SERVICES	11,153	34,70,94	12,727	14,75,07	3,429	3,66,22	11,720	20,69,23	8,023	25,36,33
V. PERSONAL LOANS	57,323	139,83,62	39,864	75,17,33	84,294	84,74,98	28,983	51,70,98	89,194	162,14,89
1. Loans for Purchase of Consumer Durables	5,630	6,72,14	7,067	5,02,14	1,257	1,26,42	2,933	2,91,89	5,846	5,62,57
2. Loans for Housing	7,233	46,74,58	2,954	21,61,62	1,163	5,61,21	1,880	15,39,71	4,351	28,50,81
3. Rest of the Personal Loans	44,460	86,36,90	29,843	48,53,57	81,874	77,87,35	24,170	33,39,38	78,997	128,01,51
VI. TRADE	15,454	86,80,02	20,350	77,02,29	13,084	18,06,82	14,524	49,34,97	23,265	76,65,39
1. Wholesale Trade	1,229	25,88,84	1,098	36,22,72	351	5,50,78	571	28,38,92	1,496	8,85,79
2. Retail Trade	14,225	60,91,18	19,252	40,79,57	12,733	12,56,04	13,953	20,96,05	21,769	67,79,60
VII. FINANCE	183	6,90,80	42	45,04	14	17,97	35	2,54,48	105	1,66,58
VIII.ALL OTHERS	33,404	64,16,46	53,736	43,63,96	12,404	11,23,81	27,564	55,97,68	25,617	29,05,40
TOTAL BANK CREDIT	2,63,459	944,75,72	2,49,238	439,12,55	2,18,855	227,60,04	1,55,740	464,01,03	2,73,776	671,84,62
OF WHICH: 1. Artisans & Village Industries	1,864	7,82,61	1,819	2,71,54	1,011	1,65,33	1,898	3,41,64	2,093	8,87,03
2. Other Small Scale Industries	7,767	125,54,12	3,441	20,83,00	2,661	7,13,13	4,230	52,56,42	9,201	78,81,93

OCCUPATION	VILLUPURAM		VIRUDHUNAGAR	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	51	52	53	54
I. AGRICULTURE	1,75,049	168,62,61	57,559	95,36,89
1. Direct Finance	1,74,112	166,31,72	55,973	92,11,87
2. Indirect Finance	937	2,30,89	1,586	3,25,02
II. INDUSTRY	2,348	26,97,24	11,125	396,58,99
1. Mining & Quarrying	9	2,73	20	66,08
2. Manufacturing & Processing	2,328	26,80,82	11,084	395,58,97
3. Electricity, Gas & Water	4	3,07	1	-
4. Construction	7	10,62	20	33,94
III. TRANSPORT OPERATORS	1,330	4,02,76	1,483	8,92,54
IV. PROFESSIONAL AND OTHER SERVICES	4,386	4,45,65	5,651	13,94,52
V. PERSONAL LOANS	15,104	19,29,52	21,434	44,48,14
1. Loans for Purchase of Consumer Durables	957	1,07,09	4,302	3,42,72
2. Loans for Housing	441	2,49,91	2,002	12,55,57
3. Rest of the Personal Loans	13,706	15,72,52	15,130	28,49,85
VI. TRADE	9,162	16,24,04	14,195	53,69,11
1. Wholesale Trade	407	7,52,37	956	29,00,04
2. Retail Trade	8,755	8,71,67	13,239	24,69,07
VII. FINANCE	10	21,66	26	23,85,73
VIII.ALL OTHERS	19,866	15,41,55	19,069	32,32,99
TOTAL BANK CREDIT	2,27,255	255,25,03	1,30,542	669,18,91
OF WHICH: 1. Artisans & Village Industries	533	82,95	3,028	6,26,30
2. Other Small Scale Industries	1,588	5,48,79	6,529	164,68,01