

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2009**

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
<b>I. AGRICULTURE</b>	<b>26,26,766</b>	<b>11281,10</b>	<b>10210,96</b>	<b>22,70,306</b>	<b>12417,08</b>	<b>10951,06</b>
1. Direct Finance	25,69,828	10874,99	9876,57	22,26,418	11679,46	10537,72
2. Indirect Finance	56,938	406,11	334,40	43,888	737,62	413,34
<b>II. INDUSTRY</b>	<b>49,879</b>	<b>8110,83</b>	<b>4648,59</b>	<b>94,879</b>	<b>14605,56</b>	<b>10880,48</b>
1. Mining & Quarrying	262	151,82	52,83	1,014	340,80	263,83
2. Food Manufacturing & Processing	3,149	516,40	435,90	8,556	1256,41	918,03
(a) Rice Mills, Flour & Dal Mills	983	125,24	104,51	2,074	424,08	343,78
(b) Sugar	16	139,05	116,19	37	205,83	59,93
(c) Edible Oils & Vanaspati	171	22,61	21,07	554	111,01	83,01
(d) Tea Processing	54	61,29	60,83	2,876	60,98	42,17
(e) Processing of Fruits & Vegetables	65	19,37	13,42	215	70,27	52,34
(f) Others	1,860	148,84	119,88	2,800	384,24	336,81
3. Beverage & Tobacco	91	43,68	39,56	179	63,34	54,98
4. Textiles	9,928	2015,22	1355,12	24,814	6338,26	4604,41
(a) Cotton Textiles	2,768	1457,30	948,26	15,809	4537,86	3292,73
(b) Jute & Other Natural Fibre Textiles	154	3,00	2,52	282	30,45	24,93
(c) Handloom Textiles & Khadi	1,625	25,53	20,85	1,569	195,55	163,11
(d) Other Textiles & Textile Products	5,381	529,38	383,49	7,154	1574,40	1123,64
5. Paper, Paper Products & Printing	1,668	266,02	147,74	9,129	698,25	544,58
6. Woods and Wood Products	409	14,46	11,43	1,048	183,35	168,16
7. Leather & Leather Products	187	51,04	46,56	1,617	153,66	118,52
8. Gems and Jewellery	8,672	23,31	18,42	3,324	18,23	16,91
9. Rubber & Plastic Products	260	33,82	20,43	1,012	199,28	139,67
10. Chemicals & Chemical Products	769	345,90	257,08	3,321	860,73	654,87
(a) Heavy Industrial Chemicals	32	239,52	195,19	202	55,83	36,96
(b) Fertilisers	82	15,59	8,06	78	5,75	4,63
(c) Drugs & Pharmaceuticals	53	1,58	1,34	227	36,28	27,82
(d) Non-Edible Oils	15	1,05	1,00	64	22,75	20,52
(e) Other Chemicals & Chemical Products	587	88,16	51,49	2,750	740,12	564,94
11. Petroleum, Coal Products & Nuclear Fuels	23	599,72	115,71	73	19,18	16,82
12. Manufacture of Cement & Cement Products	314	226,65	71,14	736	224,66	120,95
13. Basic Metals & Metal Products	643	559,88	299,35	3,683	893,18	693,86
(a) Iron & Steel	92	180,49	101,32	499	350,86	266,97
(b) Non-Ferrous Metals	47	311,05	149,56	214	307,88	260,50
(c) Metal Products	504	68,34	48,47	2,970	234,44	166,40
14. Engineering	1,688	286,78	209,62	4,729	588,39	417,39
(a) Heavy Engineering	232	77,12	53,24	316	149,51	110,50
(b) Light Engineering	1,121	144,13	102,56	3,395	261,99	174,81
(c) Electrical Machinery & Goods	254	63,88	53,08	820	128,33	88,18
(d) Electronic Machinery & Goods	81	1,65	75	198	48,57	43,90
15. Vehicles, Vehicle Parts & Transport Equipments	2,194	219,99	128,07	1,138	466,75	372,65
16. Other Industries	14,503	250,36	171,25	18,489	805,89	558,20
17. Electricity, Gas & Water	90	1101,40	405,35	192	207,41	150,65
(a) Electricity Generation & Transmission	42	907,41	239,42	36	43,85	29,47
(b) Non-Conventional Energy	19	108,99	85,59	66	149,73	86,52
(c) Gas, Steam & Water Supply	29	85,00	80,33	90	13,82	34,66
18. Construction	5,029	1404,39	863,02	11,825	1287,78	1065,99
(a) Other than Infrastructure	3,700	282,99	238,28	9,500	858,87	713,23
(b) Infrastructure Construction	1,329	1121,40	624,74	2,325	428,91	352,76
<b>III. TRANSPORT OPERATORS</b>	<b>4,934</b>	<b>164,79</b>	<b>123,85</b>	<b>14,212</b>	<b>742,55</b>	<b>566,32</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>95,357</b>	<b>979,85</b>	<b>682,70</b>	<b>99,857</b>	<b>2719,71</b>	<b>1991,06</b>
1. Professional Services	17,090	159,25	125,22	16,254	342,38	257,56
2. Tourism, Hotel & Restaurants	2,035	30,13	23,62	3,492	178,08	147,86
3. Recreation services	994	9,70	7,98	2,290	47,53	37,77
4. IT and Telecommunications	46	3,73	3,06	162	11,94	10,24
5. Others	75,192	777,05	522,82	77,659	2139,78	1537,63
<b>V. PERSONAL LOANS</b>	<b>5,26,252</b>	<b>5365,74</b>	<b>4302,19</b>	<b>10,08,123</b>	<b>14271,25</b>	<b>10926,00</b>
1. Housing	61,449	1797,31	1503,68	1,23,107	5611,25	4546,63
2. Consumer Durables	14,718	74,63	55,61	27,786	155,55	121,74
3. Vehicles	17,133	358,83	251,50	68,478	1317,13	826,33
4. Education	96,969	1082,83	797,44	1,44,849	2100,94	1495,99
5. Personal Credit Cards	7,254	30,16	22,16	11,830	66,89	44,80
6. Others	3,28,729	2021,99	1671,80	6,32,073	5019,49	3890,51
<b>VI. TRADE</b>	<b>1,27,846</b>	<b>1721,10</b>	<b>1512,19</b>	<b>1,91,148</b>	<b>3631,40</b>	<b>2899,12</b>
1. Wholesale Trade	7,267	787,61	736,29	12,526	1044,10	819,14
2. Retail Trade	1,20,579	933,49	775,89	1,78,622	2587,30	2079,98
<b>VII. FINANCE</b>	<b>47,790</b>	<b>740,04</b>	<b>567,08</b>	<b>33,338</b>	<b>364,06</b>	<b>281,12</b>
<b>VIII. ALL OTHERS</b>	<b>3,17,237</b>	<b>1725,28</b>	<b>1485,01</b>	<b>3,13,805</b>	<b>2232,26</b>	<b>1880,51</b>
<b>TOTAL BANK CREDIT</b>	<b>37,96,061</b>	<b>30088,73</b>	<b>23532,57</b>	<b>40,25,668</b>	<b>50983,88</b>	<b>40375,67</b>

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2009**

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
<b>I. AGRICULTURE</b>	<b>6,00,516</b>	<b>5915,83</b>	<b>5123,42</b>	<b>40,294</b>	<b>9441,66</b>	<b>7602,55</b>
1. Direct Finance	5,90,649	5305,20	4676,28	34,102	3173,20	2353,84
2. Indirect Finance	9,867	610,63	447,13	6,192	6268,46	5248,71
<b>II. INDUSTRY</b>	<b>1,19,126</b>	<b>43379,90</b>	<b>28874,98</b>	<b>1,05,284</b>	<b>89680,66</b>	<b>61028,01</b>
1. Mining & Quarrying	680	451,24	357,75	642	4344,21	2809,11
2. Food Manufacturing & Processing	6,738	2333,58	1743,63	3,480	4082,88	2744,79
(a) Rice Mills, Flour & Dal Mills	854	263,93	206,19	213	129,51	93,45
(b) Sugar	78	942,92	687,97	132	1682,08	1338,58
(c) Edible Oils & Vanaspati	664	134,91	112,02	815	289,49	192,96
(d) Tea Processing	73	74,42	32,07	213	127,54	62,43
(e) Processing of Fruits & Vegetables	63	23,17	16,75	76	167,68	113,34
(f) Others	5,006	894,23	688,63	2,031	1686,58	944,02
3. Beverage & Tobacco	163	163,93	112,90	140	728,77	598,88
4. Textiles	60,112	26697,25	16673,01	8,055	5770,25	3890,22
(a) Cotton Textiles	19,628	18262,21	11342,49	3,177	2649,47	1945,29
(b) Jute & Other Natural Fibre Textiles	165	70,45	59,56	35	58,21	43,39
(c) Handloom Textiles & Khadi	986	262,38	218,95	455	39,93	27,87
(d) Other Textiles & Textile Products	39,333	8102,21	5052,00	4,388	3022,64	1873,67
5. Paper, Paper Products & Printing	2,264	878,79	669,05	2,199	1727,21	1203,53
6. Woods and Wood Products	1,416	144,16	112,73	418	211,63	179,75
7. Leather & Leather Products	1,141	228,51	186,78	11,184	3220,54	1494,01
8. Gems and Jewellery	426	400,87	296,09	213	700,16	589,01
9. Rubber & Plastic Products	1,421	607,10	431,72	3,062	1943,94	1142,75
10. Chemicals & Chemical Products	1,983	526,21	390,06	10,770	7022,08	4894,85
(a) Heavy Industrial Chemicals	268	146,18	108,92	358	1084,59	762,29
(b) Fertilisers	43	19,15	14,04	3,244	629,14	521,84
(c) Drugs & Pharmaceuticals	273	57,14	49,71	4,097	2624,90	1914,30
(d) Non-Edible Oils	20	19,19	17,66	18	81,83	75,74
(e) Other Chemicals & Chemical Products	1,379	284,55	199,73	3,053	2601,62	1620,68
11. Petroleum, Coal Products & Nuclear Fuels	74	18,01	15,51	160	2594,87	1242,14
12. Manufacture of Cement & Cement Products	346	260,13	205,53	356	3001,53	2430,57
13. Basic Metals & Metal Products	6,493	2614,80	1979,06	6,015	11324,21	7917,01
(a) Iron & Steel	1,188	1638,01	1286,12	1,519	2978,27	2267,13
(b) Non-Ferrous Metals	340	346,93	187,89	305	982,79	513,30
(c) Metal Products	4,965	629,86	505,05	4,191	7363,15	5136,58
14. Engineering	9,345	2602,52	1735,85	14,040	7228,12	5101,32
(a) Heavy Engineering	818	873,21	616,39	1,653	1793,27	1374,50
(b) Light Engineering	6,071	1037,88	643,00	7,558	2778,16	1756,21
(c) Electrical Machinery & Goods	2,057	435,57	280,72	3,077	1728,73	1281,01
(d) Electronic Machinery & Goods	399	255,86	195,74	1,752	927,96	689,60
15. Vehicles, Vehicle Parts & Transport Equipments	1,550	791,52	594,01	2,522	9880,22	5763,19
16. Other Industries	18,247	2038,06	1369,21	30,889	5703,36	4247,87
17. Electricity, Gas & Water	293	863,83	611,30	449	8425,12	5616,32
(a) Electricity Generation & Transmission	79	443,86	340,31	202	6782,93	4811,65
(b) Non-Conventional Energy	120	314,47	214,51	87	1299,88	566,58
(c) Gas, Steam & Water Supply	94	105,51	56,48	160	342,32	238,10
18. Construction	6,434	1759,36	1390,79	10,690	11771,58	9162,71
(a) Other than Infrastructure	4,191	929,77	761,12	4,315	4448,76	3313,56
(b) Infrastructure Construction	2,243	829,60	629,68	6,375	7322,82	5849,14
<b>III. TRANSPORT OPERATORS</b>	<b>13,527</b>	<b>958,03</b>	<b>708,64</b>	<b>12,436</b>	<b>4383,01</b>	<b>3365,68</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>69,056</b>	<b>4866,07</b>	<b>3564,42</b>	<b>53,026</b>	<b>29092,12</b>	<b>21709,11</b>
1. Professional Services	10,635	777,76	594,51	9,348	5858,38	3920,30
2. Tourism, Hotel & Restaurants	4,136	285,50	209,60	1,476	2448,83	1346,55
3. Recreation services	664	44,85	42,32	1,483	855,23	665,74
4. IT and Telecommunications	224	177,91	174,61	520	4037,51	3198,06
5. Others	53,397	3580,04	2543,39	40,199	15892,15	12578,46
<b>V. PERSONAL LOANS</b>	<b>9,96,235</b>	<b>18485,51</b>	<b>14589,62</b>	<b>25,96,326</b>	<b>59398,88</b>	<b>34755,46</b>
1. Housing	1,45,796	8637,08	7361,74	1,67,900	20353,69	16273,10
2. Consumer Durables	19,676	160,20	130,84	13,924	163,61	123,41
3. Vehicles	1,65,832	2312,25	1482,75	1,53,037	3469,56	2158,75
4. Education	88,966	1478,36	1097,85	54,052	1342,36	982,92
5. Personal Credit Cards	12,875	187,30	99,61	15,59,167	23546,87	7840,32
6. Others	5,63,090	5710,32	4416,82	6,48,246	10522,80	7376,96
<b>VI. TRADE</b>	<b>1,25,981</b>	<b>7309,07</b>	<b>5802,93</b>	<b>82,147</b>	<b>16710,92</b>	<b>12272,22</b>
1. Wholesale Trade	14,028	2443,97	1847,30	7,569	7568,06	5270,53
2. Retail Trade	1,11,953	4865,10	3955,62	74,578	9142,86	7001,69
<b>VII. FINANCE</b>	<b>14,132</b>	<b>371,46</b>	<b>284,44</b>	<b>13,070</b>	<b>15677,71</b>	<b>11559,42</b>
<b>VIII. ALL OTHERS</b>	<b>2,13,437</b>	<b>4026,78</b>	<b>2306,36</b>	<b>1,52,763</b>	<b>8289,09</b>	<b>5389,31</b>
<b>TOTAL BANK CREDIT</b>	<b>21,52,010</b>	<b>85312,66</b>	<b>61254,81</b>	<b>30,55,346</b>	<b>232674,04</b>	<b>157681,76</b>