

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2008**

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	27,17,797	9752,09	8842,60	23,41,514	10244,58	9245,35
1. Direct Finance	26,60,600	9329,57	8494,70	23,13,834	9618,62	8808,04
2. Indirect Finance	57,197	422,51	347,90	27,680	625,96	437,31
II. INDUSTRY	67,966	7560,08	5035,51	1,02,164	11119,70	8319,68
1. Mining & Quarrying	246	203,23	142,84	557	248,55	223,80
2. Food Manufacturing & Processing	3,028	438,57	353,74	8,501	1128,79	706,67
(a) Rice Mills, Flour & Dal Mills	939	108,92	89,68	1,846	315,66	253,47
(b) Sugar	19	102,98	70,08	24	160,58	42,05
(c) Edible Oils & Vanaspati	203	12,01	9,88	767	241,07	84,95
(d) Tea Processing	27	59,21	61,10	121	44,45	28,73
(e) Processing of Fruits & Vegetables	42	7,64	5,09	251	76,33	55,97
(f) Others	1,798	147,81	117,92	5,492	290,70	241,51
3. Beverage & Tobacco	115	56,22	52,59	181	29,45	22,89
4. Textiles	8,920	2104,20	1450,22	17,105	4872,92	3552,23
(a) Cotton Textiles	2,979	1568,25	1104,87	9,720	3637,21	2607,74
(b) Jute & Other Natural Fibre Textiles	159	3,34	2,90	239	26,07	27,47
(c) Handloom Textiles & Khadi	1,252	28,47	20,49	1,530	154,70	126,17
(d) Other Textiles & Textile Products	4,530	504,14	321,95	5,616	1054,95	790,85
5. Paper, Paper Products & Printing	408	324,92	180,81	17,808	536,52	427,55
6. Leather & Leather Products	252	172,28	127,57	981	185,52	160,75
7. Rubber & Plastic Products	285	45,45	30,51	748	130,58	111,53
8. Chemicals & Chemical Products	629	158,74	98,05	3,367	620,03	496,63
(a) Heavy Industrial Chemicals	42	40,81	21,61	160	46,00	34,53
(b) Fertilisers	13	19,74	11,10	7	82	71
(c) Drugs & Pharmaceuticals	108	10,86	8,24	295	30,58	17,10
(d) Non-Edible Oils	11	2,99	2,76	46	13,08	11,52
(e) Other Chemicals & Chemical Products	455	84,33	54,34	2,859	529,55	432,77
9. Petroleum, Coal Products & Nuclear Fuels	42	20,41	15,65	80	14,42	8,20
10. Manufacture of Cement & Cement Products	412	415,31	120,18	671	16,18	12,46
11. Basic Metals & Metal Products	719	475,90	292,17	2,310	525,29	411,49
(a) Iron & Steel	265	120,97	82,24	469	340,30	254,21
(b) Non-Ferrous Metals	34	181,44	83,22	97	31,89	23,39
(c) Metal Products	420	173,49	126,71	1,744	153,10	133,90
12. Engineering	1,204	149,79	100,44	2,546	412,36	275,19
(a) Heavy Engineering	243	37,63	27,20	228	59,28	45,06
(b) Light Engineering	583	69,89	37,67	1,586	178,97	132,96
(c) Electrical Machinery & Goods	261	37,24	31,61	509	157,47	81,86
(d) Electronic Machinery & Goods	117	5,04	3,95	223	16,63	15,32
13. Vehicles, Vehicle Parts & Transport Equipments	2,514	391,88	224,06	805	208,68	181,80
14. Other Industries	17,927	417,24	259,47	22,113	376,61	336,20
15. Electricity, Gas & Water	178	953,62	572,99	202	261,21	176,74
(a) Electricity Generation & Transmission	135	881,44	511,07	48	71,41	50,12
(b) Non-Conventional Energy	15	69,09	59,45	93	176,43	116,29
(c) Gas, Steam & Water Supply	28	3,09	2,47	61	13,37	10,33
16. Construction	31,087	1232,32	1014,22	24,189	1552,58	1215,55
III. TRANSPORT OPERATORS	5,718	368,98	270,32	10,166	440,68	361,81
IV. PROFESSIONAL AND OTHER SERVICES	85,404	811,10	573,03	76,094	1709,56	1307,48
V. PERSONAL LOANS	3,99,578	4356,20	3335,44	7,75,075	9635,57	7481,19
1. Loans for Purchase of Consumer Durables	12,565	46,68	36,66	23,120	128,94	105,55
2. Loans for Housing	51,971	1686,68	1350,37	1,00,217	3784,62	3125,08
3. Rest of the Personal Loans	3,35,042	2622,84	1948,41	6,51,738	5722,01	4250,56
VI. TRADE	1,21,115	1066,14	857,27	1,70,708	3128,36	2615,91
1. Wholesale Trade	5,965	164,86	145,49	13,023	1137,51	964,12
2. Retail Trade	1,15,150	901,28	711,78	1,57,685	1990,84	1651,79
VII. FINANCE	6,167	81,35	64,78	8,593	120,38	97,76
VIII. ALL OTHERS	3,23,823	1453,85	1336,62	3,48,425	2776,99	1966,60
TOTAL BANK CREDIT	37,27,568	25449,78	20315,57	38,32,739	39175,81	31395,78

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MARCH 2008**

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	6,16,136	5213,42	4389,74	1,11,753	4862,82	4081,38
1. Direct Finance	6,06,502	4304,64	3732,92	1,08,062	1556,01	1231,38
2. Indirect Finance	9,634	908,77	656,83	3,691	3306,81	2849,99
II. INDUSTRY	98,671	40100,12	28193,75	80,053	79985,80	44276,14
1. Mining & Quarrying	625	532,82	349,78	551	3780,50	2905,73
2. Food Manufacturing & Processing	3,720	2116,01	1699,52	5,076	3371,03	2451,46
(a) Rice Mills, Flour & Dal Mills	906	236,38	184,82	1,055	138,66	94,23
(b) Sugar	88	931,96	768,38	94	1193,85	976,11
(c) Edible Oils & Vanaspati	225	120,94	98,83	2,144	288,82	245,27
(d) Tea Processing	15	21,73	12,17	11	41,05	34,63
(e) Processing of Fruits & Vegetables	64	28,56	14,72	79	58,14	46,31
(f) Others	2,422	776,45	620,61	1,693	1650,53	1054,92
3. Beverage & Tobacco	163	99,58	81,96	104	474,98	414,14
4. Textiles	35,834	24140,87	16361,57	3,562	4257,16	2963,63
(a) Cotton Textiles	19,222	15995,31	10672,95	833	1452,64	1152,81
(b) Jute & Other Natural Fibre Textiles	306	67,76	57,43	29	21,90	17,27
(c) Handloom Textiles & Khadi	697	308,18	239,45	264	71,13	62,47
(d) Other Textiles & Textile Products	15,609	7769,62	5391,75	2,436	2711,48	1731,08
5. Paper, Paper Products & Printing	2,255	594,09	454,62	1,981	1030,35	810,33
6. Leather & Leather Products	1,007	215,60	179,04	4,588	1518,28	1169,84
7. Rubber & Plastic Products	1,549	491,53	391,22	2,457	1975,38	1186,91
8. Chemicals & Chemical Products	1,649	513,03	406,62	2,549	5601,01	3990,45
(a) Heavy Industrial Chemicals	193	149,79	130,60	280	940,66	636,94
(b) Fertilisers	38	34,57	25,37	56	481,60	371,67
(c) Drugs & Pharmaceuticals	420	36,00	30,04	1,055	2008,33	1215,68
(d) Non-Edible Oils	20	20,50	18,21	15	48,68	37,53
(e) Other Chemicals & Chemical Products	978	272,18	202,39	1,143	2121,75	1728,63
9. Petroleum, Coal Products & Nuclear Fuels	45	10,19	8,42	118	1281,00	481,23
10. Manufacture of Cement & Cement Products	289	125,70	80,41	248	1861,84	1592,55
11. Basic Metals & Metal Products	17,430	2427,97	1946,41	16,609	4645,14	2795,48
(a) Iron & Steel	927	1387,69	1181,02	954	1766,69	1340,21
(b) Non-Ferrous Metals	276	472,33	340,60	183	676,09	329,99
(c) Metal Products	16,227	567,95	424,78	15,472	2202,37	1125,27
12. Engineering	5,547	2709,54	1625,15	14,185	6183,13	4476,87
(a) Heavy Engineering	804	1082,71	575,12	726	1400,07	1124,80
(b) Light Engineering	3,469	1093,49	731,92	4,628	2559,94	1845,73
(c) Electrical Machinery & Goods	774	383,99	195,38	962	1367,05	835,90
(d) Electronic Machinery & Goods	500	149,35	122,74	7,869	856,07	670,44
13. Vehicles, Vehicle Parts & Transport Equipments	1,456	1138,89	789,70	2,406	25095,47	5035,67
14. Other Industries	15,184	975,42	735,33	15,951	5536,14	4005,06
15. Electricity, Gas & Water	337	940,31	659,31	348	4673,88	3102,93
(a) Electricity Generation & Transmission	138	506,47	326,20	161	3577,17	2380,64
(b) Non-Conventional Energy	105	355,56	266,54	42	216,35	153,91
(c) Gas, Steam & Water Supply	94	78,28	66,58	145	880,35	568,38
16. Construction	11,581	3068,56	2424,69	9,320	8700,50	6893,88
III. TRANSPORT OPERATORS	14,033	905,35	702,21	12,146	1933,17	1334,84
IV. PROFESSIONAL AND OTHER SERVICES	75,454	3814,17	2914,51	53,640	16942,71	13327,97
V. PERSONAL LOANS	8,18,065	16442,73	13131,23	42,14,865	64852,88	36040,33
1. Loans for Purchase of Consumer Durables	23,478	133,54	109,72	22,071	400,76	375,99
2. Loans for Housing	1,32,330	9069,58	7572,41	1,49,505	17373,85	15161,18
3. Rest of the Personal Loans	6,62,257	7239,61	5449,10	40,43,289	47078,27	20503,16
VI. TRADE	1,07,094	6110,77	4804,53	59,335	8118,32	6676,85
1. Wholesale Trade	19,405	2580,05	2040,78	9,791	3677,67	3050,18
2. Retail Trade	87,689	3530,72	2763,76	49,544	4440,65	3626,67
VII. FINANCE	7,463	213,10	156,89	8,693	14039,94	10060,71
VIII. ALL OTHERS	2,92,623	3508,02	3185,03	2,61,812	9925,29	7386,85
TOTAL BANK CREDIT	20,29,539	76307,67	57477,88	48,02,297	200660,93	123185,07