

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1999 (Part 30 of 32)**

SOUTHERN REGION (contd.)

STATE : TAMIL NADU

(Amount in Rupees Lakh)

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	5,45,109	1149,42	1003,83	14,94,978	2906,43	2652,89
1. Direct Finance	5,38,916	1069,14	946,70	14,79,772	2408,96	2213,25
2. Indirect Finance	6,193	80,27	57,13	15,206	497,47	439,64
II. INDUSTRY	97,107	6694,23	5554,52	2,43,460	10917,90	9003,27
1. Mining & Quarrying	226	155,84	138,93	425	213,52	186,09
2. Food Manufacturing & Processing	1,413	474,48	389,02	3,062	926,57	814,48
(a) Rice Mills, Flour & Dal Mills	555	24,98	19,85	880	68,95	58,87
(b) Sugar	44	223,99	179,89	84	398,22	335,81
(c) Edible Oils & Vanaspati	296	100,31	67,62	383	31,56	26,49
(d) Tea Processing	90	24,09	20,84	203	46,21	39,18
(e) Processing of Fruits & Vegetables	45	10,96	7,45	30	155,87	151,97
(f) Others	383	90,15	93,37	1,482	225,75	202,15
3. Beverage & Tobacco	53	66,02	50,65	157	146,43	130,67
4. Textiles	7,019	1593,12	1361,41	13,611	3222,63	2580,18
(a) Cotton Textiles	2,281	699,80	629,74	4,791	2013,82	1599,85
(b) Jute Textiles	12	2,09	1,76	19	2,66	4,02
(c) Handloom Textiles & Khadi	463	30,60	28,27	704	74,06	55,16
(d) Other Textiles	4,263	860,64	701,64	8,097	1132,09	921,15
5. Paper, Paper Products & Printing	1,195	208,22	181,57	3,293	440,15	349,67
6. Leather & Leather Products	634	541,43	438,03	2,123	594,60	537,65
7. Rubber & Rubber Products	261	288,44	224,93	517	118,07	97,93
8. Chemicals & Chemical Products	2,304	1141,15	1004,16	4,138	1012,85	845,79
(a) Heavy Industrial Chemicals	113	120,62	81,72	215	91,12	65,24
(b) Fertilisers	51	335,16	285,27	93	317,11	289,17
(c) Drugs & Pharmaceuticals	211	173,05	144,50	545	199,96	166,63
(d) Non-Edible Oils	10	1,70	1,45	35	11,59	8,96
(e) Other Chemicals & Chemical Products	1,919	510,62	491,21	3,250	393,07	315,78
9. Petroleum, Coal Products & Nuclear Fuels	148	133,44	77,86	140	166,12	140,22
10. Manufacture of Cement & Cement Products	64	68,63	56,10	291	117,98	106,19
11. Basic Metals & Metal Products	1,185	282,03	246,38	3,835	887,23	774,50
(a) Iron & Steel	263	98,70	89,79	769	566,79	503,70
(b) Non-Ferrous Metals	35	25,32	21,87	104	37,70	33,16
(c) Other Metal Products	887	158,02	134,72	2,962	282,74	237,64
12. Engineering	2,324	521,79	445,75	6,277	1190,29	989,42
(a) Heavy Engineering	237	132,16	122,68	586	305,12	246,55
(b) Light Engineering	1,323	174,70	141,20	3,298	322,59	271,17
(c) Electrical Machinery & Goods	606	95,86	70,90	1,834	386,97	311,70
(d) Electronic Machinery &	158	119,08	110,98	559	175,59	160,01

	Goods						
13.	Vehicles, Vehicle Parts & Transport Equipments	741	722,31	554,27	1,772	603,51	394,94
14.	Other Industries	78,827	384,43	332,28	1,99,085	929,79	788,85
15.	Electricity, Gas & Water	87	75,40	21,70	186	173,14	110,35
	(a) Electricity Generation & Transmission	48	62,33	7,59	130	151,09	90,75
	(b) Non-Conventional Energy	11	8,75	10,20	9	15,30	14,77
	(c) Gas, Steam & Water Supply	28	4,32	3,91	47	6,75	4,82
16.	Construction	626	37,51	31,50	4,548	175,02	156,35
III.	TRANSPORT OPERATORS	4,616	142,76	105,83	19,025	355,41	310,02
IV.	PROFESSIONAL AND OTHER SERVICES	9,819	154,70	130,64	1,33,344	1291,51	1123,85
V.	PERSONAL LOANS	3,26,568	1112,35	980,07	7,80,976	2320,18	2114,93
1.	Loans for Purchase of Consumer Durables	55,023	98,30	84,17	62,652	122,94	98,19
2.	Loans for Housing	26,774	360,01	324,24	75,254	761,93	710,87
3.	Rest of the Personal Loans	2,44,771	654,04	571,66	6,43,070	1435,31	1305,87
VI.	TRADE	65,261	1483,62	1260,81	2,19,723	2299,57	2056,77
1.	Wholesale Trade	4,311	1193,88	1010,55	15,571	1370,07	1262,08
2.	Retail Trade	60,950	289,74	250,26	2,04,152	929,50	794,68
VII.	FINANCE	1,103	712,03	493,80	2,383	861,36	694,65
VIII.	ALL OTHERS	48,077	308,12	278,69	5,12,391	1550,84	1386,34
TOTAL BANK CREDIT		10,97,660	11757,23	9808,18	34,06,280	22503,19	19342,70
<i>OF WHICH:</i> 1. Artisans & Village Industries		22,108	64,17	56,40	52,717	90,94	81,24
2. Other Small Scale Industries		55,688	1522,53	1284,69	1,27,865	2799,63	2288,11

OCCUPATION		FOREIGN BANKS			REGIONAL RURAL BANKS		
		No. of	Credit	Amount	No. of	Credit	Amount
		Accounts	Limit	Out-standing	Accounts	Limit	Out-standing
		7	8	9	10	11	12
I.	AGRICULTURE	15	16,44	13,05	1,23,637	118,90	109,98
1.	Direct Finance	13	15,64	12,52	1,19,335	114,77	106,14
2.	Indirect Finance	2	80	53	4,302	4,13	3,84
II.	INDUSTRY	1,999	3119,41	2142,83	6,919	6,85	6,02
1.	Mining & Quarrying	3	1,18	1,18	-	-	-
2.	Food Manufacturing & Processing	20	98,51	80,11	15	9	7
	(a) Rice Mills, Flour & Dal Mills	-	-	-	8	6	5
	(b) Sugar	2	36,00	30,00	-	-	-
	(c) Edible Oils & Vanaspati	3	2,34	26	3	1	1
	(d) Tea Processing	2	6,50	4,95	-	-	-
	(e) Processing of Fruits & Vegetables	1	32	28	-	-	-
	(f) Others	12	53,36	44,63	4	2	1
3.	Beverage & Tobacco	8	23,50	14,55	-	-	-
4.	Textiles	125	236,02	172,23	16	15	13
	(a) Cotton Textiles	57	144,90	106,22	2	6	6
	(b) Jute Textiles	-	-	-	-	-	-
	(c) Handloom Textiles & Khadi	-	-	-	4	2	1
	(d) Other Textiles	68	91,11	66,02	10	7	6
5.	Paper, Paper Products & Printing	9	14,84	7,63	13	27	24
6.	Leather & Leather Products	34	35,83	30,68	-	-	-
7.	Rubber & Rubber Products	5	45,86	9,46	3	6	4
8.	Chemicals & Chemical Products	103	300,03	189,77	9	5	4

	(a) Heavy Industrial Chemicals	8	8,22	4,16	-	-	-
	(b) Fertilisers	6	48,33	31,72	-	-	-
	(c) Drugs & Pharmaceuticals	16	22,65	18,13	1	1	1
	(d) Non-Edible Oils	-	-	-	-	-	-
	(e) Other Chemicals & Chemical Products	73	220,83	135,75	8	4	4
9.	Petroleum, Coal Products & Nuclear Fuels	20	109,53	74,99	-	-	-
10.	Manufacture of Cement & Cement Products	37	412,64	294,12	2	1	1
11.	Basic Metals & Metal Products	34	67,48	52,16	6	5	3
	(a) Iron & Steel	14	25,26	16,81	-	-	-
	(b) Non-Ferrous Metals	3	4,62	4,49	-	-	-
	(c) Other Metal Products	17	37,60	30,86	6	5	3
12.	Engineering	123	359,90	224,06	7	10	6
	(a) Heavy Engineering	33	54,30	37,56	-	-	-
	(b) Light Engineering	32	62,13	40,08	4	2	2
	(c) Electrical Machinery & Goods	25	59,31	41,67	2	1	1
	(d) Electronic Machinery & Goods	33	184,15	104,74	1	6	3
13.	Vehicles, Vehicle Parts & Transport Equipments	97	941,98	612,83	6	13	12
14.	Other Industries	1,362	448,55	359,62	6,826	5,70	5,07
15.	Electricity, Gas & Water	5	4,09	3,26	-	-	-
	(a) Electricity Generation & Transmission	4	3,24	2,78	-	-	-
	(b) Non-Conventional Energy	1	85	48	-	-	-
	(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16.	Construction	14	19,48	16,17	16	26	21
III.	TRANSPORT OPERATORS	57	30,67	15,29	445	2,61	1,72
IV.	PROFESSIONAL AND OTHER SERVICES	670	123,76	69,48	15,504	13,11	11,25
V.	PERSONAL LOANS	2,50,700	1325,84	926,11	33,600	39,21	36,30
	1. Loans for Purchase of Consumer Durables	291	5,88	5,75	7,559	7,37	6,82
	2. Loans for Housing	1,636	71,40	69,44	1,645	6,03	4,85
	3. Rest of the Personal Loans	2,48,773	1248,55	850,92	24,396	25,82	24,63
VI.	TRADE	228	158,88	144,07	27,759	24,21	21,70
	1. Wholesale Trade	125	121,03	108,25	2,114	2,55	2,13
	2. Retail Trade	103	37,85	35,81	25,645	21,66	19,57
VII.	FINANCE	65	381,98	214,77	-	-	-
VIII.	ALL OTHERS	27,880	168,59	167,53	37,456	29,87	27,74
TOTAL BANK CREDIT		2,81,614	5325,56	3693,13	2,45,320	234,76	214,69
<i>OF WHICH:</i> 1. Artisans & Village Industries		1	1	1	4,731	3,86	3,55
2. Other Small Scale Industries		86	78,11	61,24	2,045	2,12	1,76

OCCUPATION	OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	13	14	15	16	17	18
I. AGRICULTURE	2,17,086	494,87	442,85	23,80,825	4686,05	4222,59
1. Direct Finance	2,13,409	407,11	381,00	23,51,445	4015,62	3659,62
2. Indirect Finance	3,677	87,75	61,85	29,380	670,43	562,98

II. INDUSTRY	34,313	5446,74	4433,50	3,83,798	26185,13	21140,14
1. Mining & Quarrying	110	54,94	43,98	764	425,49	370,18
2. Food Manufacturing & Processing	1,737	374,37	322,00	6,247	1874,02	1605,68
(a) Rice Mills, Flour & Dal Mills	784	82,32	73,30	2,227	176,32	152,08
(b) Sugar	29	94,74	76,67	159	752,96	622,37
(c) Edible Oils & Vanaspati	273	55,30	50,75	958	189,52	145,13
(d) Tea Processing	36	44,15	39,74	331	120,95	104,72
(e) Processing of Fruits & Vegetables	15	5,27	2,30	91	172,41	161,99
(f) Others	600	92,59	79,23	2,481	461,86	419,39
3. Beverage & Tobacco	90	49,56	48,70	308	285,51	244,56
4. Textiles	8,598	2330,57	1862,62	29,369	7382,49	5976,57
(a) Cotton Textiles	4,514	1545,38	1282,45	11,645	4403,96	3618,31
(b) Jute Textiles	90	8,48	8,25	121	13,24	14,03
(c) Handloom Textiles & Khadi	322	33,00	23,44	1,493	137,68	106,88
(d) Other Textiles	3,672	743,70	548,48	16,110	2827,61	2237,36
5. Paper, Paper Products & Printing	1,394	258,13	227,16	5,904	921,61	766,28
6. Leather & Leather Products	526	167,72	136,17	3,317	1339,58	1142,53
7. Rubber & Rubber Products	197	60,85	59,67	983	513,27	392,02
8. Chemicals & Chemical Products	1,508	317,30	266,46	8,062	2771,38	2306,22
(a) Heavy Industrial Chemicals	98	26,60	23,85	434	246,56	174,97
(b) Fertilisers	38	57,80	48,76	188	758,40	654,92
(c) Drugs & Pharmaceuticals	277	69,57	56,87	1,050	465,23	386,15
(d) Non-Edible Oils	29	7,05	7,14	74	20,34	17,55
(e) Other Chemicals & Chemical Products	1,066	156,29	129,84	6,316	1280,85	1072,63
9. Petroleum, Coal Products & Nuclear Fuels	97	64,73	60,48	405	473,82	353,54
10. Manufacture of Cement & Cement Products	140	154,93	135,55	534	754,20	591,96
11. Basic Metals & Metal Products	1,233	282,64	255,70	6,293	1519,44	1328,77
(a) Iron & Steel	605	214,76	197,10	1,651	905,50	807,40
(b) Non-Ferrous Metals	130	16,43	10,99	272	84,07	70,50
(c) Other Metal Products	498	51,45	47,61	4,370	529,87	450,86
12. Engineering	1,866	328,79	276,56	10,597	2400,86	1935,86
(a) Heavy Engineering	226	92,51	70,56	1,082	584,09	477,36
(b) Light Engineering	922	59,14	55,59	5,579	618,59	508,06
(c) Electrical Machinery & Goods	525	120,99	105,53	2,992	663,15	529,80
(d) Electronic Machinery & Goods	193	56,15	44,88	944	535,03	420,64
13. Vehicles, Vehicle Parts & Transport Equipments	675	195,54	159,29	3,291	2463,46	1721,44
14. Other Industries	15,413	572,98	395,55	3,01,513	2341,43	1881,36
15. Electricity, Gas & Water	43	73,03	27,15	321	325,66	162,46
(a) Electricity Generation & Transmission	13	53,92	10,56	195	270,59	111,69
(b) Non-Conventional Energy	11	9,56	8,44	32	34,45	33,88
(c) Gas, Steam & Water Supply	19	9,55	8,16	94	20,62	16,89
16. Construction	686	160,65	156,47	5,890	392,92	360,71
III. TRANSPORT OPERATORS	7,877	251,65	176,19	32,020	783,09	609,04
IV. PROFESSIONAL AND OTHER SERVICES	19,851	487,70	400,10	1,79,188	2070,79	1735,32
V. PERSONAL LOANS	1,67,076	631,11	564,64	15,58,920	5428,69	4622,04
1. Loans for Purchase of Consumer Durables	24,135	44,54	39,11	1,49,660	279,03	234,03
2. Loans for Housing	9,399	155,57	137,70	1,14,708	1354,94	1247,09

3. Rest of the Personal Loans	1,33,542	431,00	387,83	12,94,552	3794,71	3140,91
VI. TRADE	40,452	1293,69	1077,47	3,53,423	5259,97	4560,81
1. Wholesale Trade	7,665	727,46	584,70	29,786	3414,99	2967,71
2. Retail Trade	32,787	566,22	492,77	3,23,637	1844,98	1593,10
VII. FINANCE	1,790	853,30	692,42	5,341	2808,66	2095,63
VIII. ALL OTHERS	92,489	625,67	544,73	7,18,293	2683,09	2405,02
TOTAL BANK CREDIT	5,80,934	10084,72	8331,89	56,11,808	49905,46	41390,59
<i>OF WHICH:</i> 1. Artisans & Village Industries	3,610	13,79	11,71	83,167	172,76	152,92
2. Other Small Scale Industries	19,801	1522,69	1180,20	2,05,485	5925,08	4816,01