

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2010**

**SOUTHERN REGION
STATE: TAMIL NADU**

(Amount in ₹ 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	31,59,009	15654,32	14363,49	27,88,871	16298,45	14892,75
1. Direct Finance	27,16,213	13256,30	12228,63	25,46,559	14605,77	13421,95
2. Indirect Finance	4,42,796	2398,02	2134,86	2,42,312	1692,68	1470,80
II. INDUSTRY	63,562	40191,38	5033,81	85,030	12815,96	9562,54
1. Mining & Quarrying	298	90,43	73,98	1,205	408,62	273,46
2. Food Manufacturing & Processing	4,315	670,86	510,43	12,668	1395,32	1107,10
(a) Rice Mills, Flour & Dal Mills	1,030	183,25	123,17	2,247	537,74	439,29
(b) Sugar	14	190,35	151,88	23	67,74	42,16
(c) Edible Oils & Vanaspati	269	33,03	24,38	1,014	122,61	98,44
(d) Tea Processing	409	17,40	18,37	2,537	51,35	38,47
(e) Processing of Fruits & Vegetables	65	19,36	13,98	206	76,32	55,70
(f) Others	2,528	227,46	178,65	6,641	539,55	433,04
3. Beverage & Tobacco	122	38,13	31,15	199	49,92	33,74
4. Textiles	11,651	1950,34	1385,19	19,446	5555,16	3951,39
(a) Cotton Textiles	3,226	1380,61	924,32	10,497	3698,46	2615,41
(b) Jute & Other Natural Fibre Textiles	156	4,75	4,27	327	38,28	25,89
(c) Handloom Textiles & Khadi	1,586	31,77	26,69	1,809	191,97	150,68
(d) Other Textiles & Textile Products	6,683	533,20	429,91	6,813	1626,44	1159,40
5. Paper, Paper Products & Printing	609	147,35	115,82	5,085	842,20	634,98
6. Woods and Wood Products	669	19,32	15,19	1,085	178,32	152,88
7. Leather & Leather Products	274	41,26	34,46	1,269	80,44	66,92
8. Gems and Jewellery	13,097	40,10	34,38	5,371	31,35	25,77
9. Rubber & Plastic Products	423	57,69	35,87	899	248,88	176,55
10. Chemicals & Chemical Products	1,137	356,80	266,49	3,412	891,77	660,03
(a) Heavy Industrial Chemicals	28	233,55	193,88	98	31,52	24,78
(b) Fertilisers	50	15,28	9,50	63	7,11	6,29
(c) Drugs & Pharmaceuticals	65	4,04	3,41	211	32,37	22,09
(d) Non-Edible Oils	30	2,69	2,10	60	20,01	13,46
(e) Other Chemicals & Chemical Products	964	101,24	57,60	2,980	800,77	593,41
11. Petroleum, Coal Products & Nuclear Fuels	51	601,14	363,07	52	11,66	9,41
12. Manufacture of Cement & Cement Products	438	379,53	221,44	434	27,83	23,22
13. Basic Metals & Metal Products	983	414,76	317,93	4,934	764,95	595,01
(a) Iron & Steel	125	175,25	123,43	557	403,57	300,25
(b) Non-Ferrous Metals	55	151,65	139,05	291	104,93	88,36
(c) Metal Products	803	87,86	55,46	4,086	256,44	206,40
14. Engineering	2,428	32820,25	241,29	4,995	492,94	388,04
(a) Heavy Engineering	267	89,02	59,71	346	96,83	85,01
(b) Light Engineering	1,223	32641,16	112,07	2,804	224,81	165,13
(c) Electrical Machinery & Goods	749	85,69	66,33	1,001	107,93	83,52
(d) Electronic Machinery & Goods	189	4,39	3,17	844	63,37	54,38
15. Vehicles, Vehicle Parts & Transport Equipments	3,527	328,29	186,17	1,175	382,54	306,68
16. Other Industries	19,647	237,95	190,98	16,998	446,48	388,03
17. Electricity, Gas & Water	115	963,89	369,73	205	156,90	117,47
(a) Electricity Generation & Transmission	45	756,22	192,60	43	48,30	36,83
(b) Non-Conventional Energy	23	112,86	87,63	52	62,67	38,86
(c) Gas, Steam & Water Supply	47	94,81	89,51	110	45,94	41,78
18. Construction	3,778	1033,30	640,23	5,598	850,70	651,86
(a) Other than Infrastructure	1,831	271,72	209,77	3,210	453,50	333,49
(b) Infrastructure Construction	1,947	761,58	430,46	2,388	397,20	318,37
III. TRANSPORT OPERATORS	12,093	487,02	282,89	18,931	1257,98	709,77
IV. PROFESSIONAL AND OTHER SERVICES	1,00,217	1553,69	1252,35	1,17,701	3654,28	2528,67
1. Professional Services	14,900	223,32	169,85	21,068	804,07	455,69
2. Tourism, Hotel & Restaurants	2,043	36,42	30,52	3,179	149,82	112,67
3. Recreation services	1,074	14,11	10,01	1,424	32,96	24,40
4. IT and Telecommunications	55	4,78	4,15	152	11,20	9,36
5. Others	82,145	1275,06	1037,81	91,878	2656,23	1926,54
V. PERSONAL LOANS	5,40,942	6604,65	5131,75	10,50,367	15606,27	12129,77
1. Housing	65,138	2061,79	1673,38	1,31,469	6424,60	5104,72
2. Consumer Durables	12,193	68,89	48,44	24,824	149,92	115,52
3. Vehicles	19,375	440,41	289,41	61,527	962,16	672,78
4. Education	1,43,862	1835,30	1339,52	1,88,423	2820,40	2081,81
5. Personal Credit Cards	6,577	61,76	25,63	5,631	34,46	18,87
6. Others	2,93,797	2136,51	1755,36	6,38,493	5214,72	4136,08
VI. TRADE	1,34,984	2350,62	2011,20	1,85,566	4154,24	3316,81
1. Wholesale Trade	10,416	863,78	821,25	8,948	1165,43	865,47
2. Retail Trade	1,24,568	1486,84	1189,95	1,76,618	2988,81	2451,34
VII. FINANCE	35,229	580,75	474,25	35,196	505,88	328,23
VIII. ALL OTHERS	1,83,477	1067,96	898,82	2,57,319	1387,05	1112,92
TOTAL BANK CREDIT	42,29,513	68490,38	29448,56	45,38,981	55680,10	44581,46

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**SOUTHERN REGION
STATE: TAMIL NADU**

(Amount in ₹ Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	7,97,929	8517,89	7401,83	48,438	9479,27	7304,13
1. Direct Finance	7,31,322	7420,28	6458,19	41,739	3022,91	2565,06
2. Indirect Finance	66,607	1097,61	943,64	6,699	6456,36	4739,07
II. INDUSTRY	1,19,245	49516,62	34556,02	86,868	118402,22	78866,15
1. Mining & Quarrying	964	834,63	441,66	601	6323,17	4994,60
2. Food Manufacturing & Processing	9,200	3105,42	2328,62	3,595	5830,48	3706,90
(a) Rice Mills, Flour & Dal Mills	1,138	416,53	304,28	430	141,90	122,20
(b) Sugar	100	1174,98	895,45	139	2219,91	1894,21
(c) Edible Oils & Vanaspati	1,293	148,88	127,66	839	422,14	276,44
(d) Tea Processing	66	8,43	7,27	32	78,30	39,29
(e) Processing of Fruits & Vegetables	91	22,91	17,50	74	325,87	241,42
(f) Others	6,512	1333,68	976,46	2,081	2642,36	1133,35
3. Beverage & Tobacco	210	125,19	94,15	111	822,94	720,29
4. Textiles	56,178	29004,78	19873,00	10,187	6805,44	3381,03
(a) Cotton Textiles	18,928	20152,79	13513,88	3,349	2446,33	1604,28
(b) Jute & Other Natural Fibre Textiles	143	82,55	70,08	180	22,89	17,26
(c) Handloom Textiles & Khadi	1,688	469,28	363,26	364	131,03	102,71
(d) Other Textiles & Textile Products	35,419	8300,15	5925,78	6,294	4205,19	1656,78
5. Paper, Paper Products & Printing	3,398	1247,61	974,64	3,300	4541,25	1766,45
6. Woods and Wood Products	1,332	129,53	107,76	548	199,86	154,87
7. Leather & Leather Products	1,265	459,72	381,00	11,667	2754,76	1646,18
8. Gems and Jewellery	992	934,51	784,87	220	1463,25	1207,75
9. Rubber & Plastic Products	1,773	650,65	441,17	2,081	1802,79	1027,20
10. Chemicals & Chemical Products	2,437	806,99	623,42	7,882	8576,36	6431,09
(a) Heavy Industrial Chemicals	204	153,03	111,74	391	1433,30	973,15
(b) Fertilisers	113	39,01	35,48	134	774,39	328,05
(c) Drugs & Pharmaceuticals	375	181,79	163,93	3,260	4271,51	3463,67
(d) Non-Edible Oils	27	15,40	8,12	11	9,93	9,02
(e) Other Chemicals & Chemical Products	1,718	417,76	304,16	4,086	2087,24	1657,21
11. Petroleum, Coal Products & Nuclear Fuels	97	29,22	22,75	153	3379,88	2795,03
12. Manufacture of Cement & Cement Products	398	591,15	379,68	365	4662,30	3681,80
13. Basic Metals & Metal Products	6,629	3991,80	2913,85	7,572	8545,50	6128,36
(a) Iron & Steel	1,318	1892,87	1384,27	1,131	4143,30	3242,53
(b) Non-Ferrous Metals	340	660,89	409,41	270	685,25	509,26
(c) Metal Products	4,971	1438,05	1120,18	6,171	3716,95	2376,57
14. Engineering	8,204	2983,27	1799,01	12,174	12999,45	7215,67
(a) Heavy Engineering	1,169	1082,45	699,54	761	1375,25	956,74
(b) Light Engineering	4,608	1420,98	706,34	5,920	4510,97	2306,08
(c) Electrical Machinery & Goods	1,990	418,65	340,02	3,507	6426,49	3381,18
(d) Electronic Machinery & Goods	437	61,20	53,11	1,986	686,74	571,67
15. Vehicles, Vehicle Parts & Transport Equipments	2,404	811,28	580,32	7,864	8579,19	5802,33
16. Other Industries	16,699	1103,17	787,89	10,822	4304,52	2704,29
17. Electricity, Gas & Water	391	657,45	436,87	474	16298,27	12256,92
(a) Electricity Generation & Transmission	176	269,39	144,06	282	13617,00	9928,24
(b) Non-Conventional Energy	97	299,29	224,08	63	841,23	548,87
(c) Gas, Steam & Water Supply	118	88,77	68,73	129	1840,04	1779,81
18. Construction	6,674	2050,24	1585,35	7,252	20512,80	13245,37
(a) Other than Infrastructure	4,215	1271,98	981,80	4,435	4330,27	3046,17
(b) Infrastructure Construction	2,459	778,26	603,56	2,817	16182,54	10199,20
III. TRANSPORT OPERATORS	17,457	1302,24	862,95	21,283	4889,47	3644,40
IV. PROFESSIONAL AND OTHER SERVICES	84,936	6082,49	4767,97	58,374	25399,28	19104,95
1. Professional Services	12,438	856,35	744,06	13,077	2567,38	2271,63
2. Tourism, Hotel & Restaurants	3,632	411,68	280,91	2,244	2553,28	1849,70
3. Recreation services	740	51,01	43,32	1,587	665,23	494,41
4. IT and Telecommunications	283	83,78	64,87	449	5529,97	3510,97
5. Others	67,843	4679,66	3634,81	41,017	14083,41	10978,23
V. PERSONAL LOANS	9,96,958	17984,58	13957,26	73,75,164	74178,42	32404,60
1. Housing	1,34,243	8359,75	6853,19	1,40,705	17857,60	14121,53
2. Consumer Durables	18,628	140,57	105,11	10,317	94,64	66,55
3. Vehicles	1,33,399	1400,75	905,35	1,09,055	2034,58	1214,55
4. Education	1,10,506	2032,31	1538,05	63,726	1757,42	1345,56
5. Personal Credit Cards	13,452	185,01	68,50	64,85,682	42326,99	8806,27
6. Others	5,86,730	5866,18	4487,06	5,65,679	10107,20	6850,14
VI. TRADE	1,29,805	8051,10	6336,74	84,919	18501,38	13158,01
1. Wholesale Trade	14,956	2938,66	2212,51	9,406	6909,16	4440,60
2. Retail Trade	1,14,849	5112,44	4124,23	75,513	11592,22	8717,42
VII. FINANCE	15,707	776,14	589,14	10,750	21034,13	14616,32
VIII. ALL OTHERS	2,58,361	3210,85	2289,16	2,88,567	10098,83	8119,27
TOTAL BANK CREDIT	24,20,398	95441,91	70761,06	79,74,363	281983,00	177217,83