

25. INSTITUTIONAL FINANCE

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- 1** Number of Bank Offices in Tamil Nadu

25. INSTITUTIONAL FINANCE

25.1 BANKING DEVELOPMENT - KEY INDICATORS

(At the end of March)

Indicators	Unit	2007-08		2008-09	
		Tamil Nadu	All India	Tamil Nadu	All India
1	2	3	4	5	6
1. Bank Offices	Nos.	5441	74326	5841	79056
2. Population Served per Bank Office *	Nos.	11470	13839	10684	13012
3. Aggregate Bank Deposits	Rs. in Cr.	199949	3228817	246992	3937336
4. Gross Bank Credit	Rs. in Cr.	226830	2394566	268963	2857525
5. Credit Deposit Ratio	Percentage	113.4	74.2	108.89	72.57

* Based on 2001 Census

Source: Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, March 2009

25.2 NUMBER OF COMMERCIAL BANKS IN TAMIL NADU

Bank Group	2008		2009	
	New Branches	Bank Branches	New Branches	Bank Branches
1. State Bank of India and its Associates	54	794	77	871
2. Nationalised Banks	203	3143	208	3351
3. Other Scheduled Commercial Banks	84	1232	88	1320
4. Foreign Banks	-	24	4	28
5. Regional Rural Banks	30	248	23	271
6. Other Public Sector Banks (IDBI Ltd)	-	-	-	-
Total	371	5441	400	5841

Source: Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, March 2009

25.3 DEPOSITS OF SCHEDULED COMMERCIAL BANKS IN TAMIL NADU

Type of Deposits	March 2007		March 2008	
	No. of Accounts ('000')	Amount (Rs. In lakhs)	No. of Accounts ('000')	Amount (Rs. In lakhs)
1	2	3	4	5
Current	21,29	20797,96	22,62	25005,92
Savings	288,13	47057,42	332,75	55278,16
Term	95,06	94570,77	97,20	118270,15
Total	404,48	162426,16	452,57	*198554,22

Source: Reserve Bank of India – BSR Publication,
 * Total may not be tallied due to rounded off figures

25.4 OPERATION OF COMMERCIAL BANKS IN TAMIL NADU 2007-08
 (At the end of 31.3.2008)

Bank Group	No. of Branch	Deposits	Advances	Investments	C.D. Ratio
					(Rs. in Crores)
1	2	3	4	5	6
SBI Group	788	34729.47	49404.05	2082.85	142.25
Nationalised Banks	3151	98981.22	97910.08	1201.36	98.92
Private Sector Banks	1186	51684.97	59988.35	347.45	116.07
Regional Rural Banks	251	1619.14	1658.90	325.75	102.46
Foreign Banks	22	5328.98	20474.34	25.00	384.21
Grand Total	5398	192343.78	229435.72	3982.41	119.28

Contd.

Bank Group	Cr. + Invest Dep. Ratio	Total P.S. Advances	% of PSA to Total Advances	Agri-advances	% of Agri. Advances to Total Advances
1	7	8	9	10	11
SBI Group	148	18588.71	48.89	7115.64	18.71
Nationalised Banks	100	43789.93	55.33	18731.18	23.67
Private Sector Banks	117	18118.55	43.04	6063.93	14.41
Regional Rural Banks	123	1492.26	110.68	797.49	59.15
Foreign Banks	385	2882.38	24.08	13.50	0.11
Total	121	84871.83	49.18	32721.74	18.96

Contd.

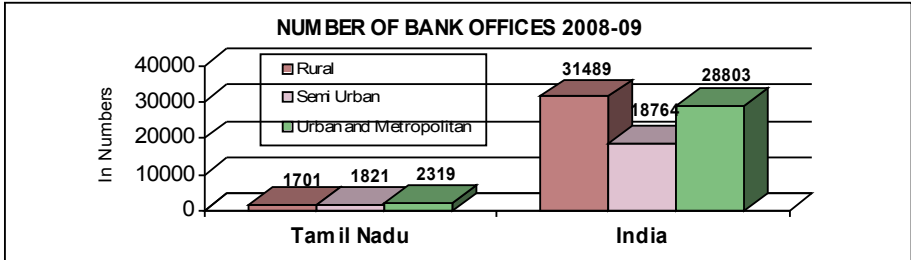
Bank Group	SSI	Total W.S. Advances	DRI Advances	SC/ST	SGSY
1	12	13	14	15	16
SBI Group	4468.59	5301.78	36.78	39.10	56.00
Nationalised Banks	11781.55	8958.86	10.61	2858.72	383.08
Private Sector Banks	4505.87	1370.03	2.06	31.94	5.61
Regional Rural Banks	9.55	1130.99	0.00	415.52	38.86
Foreign Banks	386.97	0.00	0.00	0.00	0.00
Total	21152.53	16761.66	49.45	3345.28	483.55

Source: State Level Banker's Committee Tamil Nadu 114th Meeting Agenda Papers

25.5 NUMBER OF BANK OFFICES

Region	2007-08		2008-09	
	Tamil Nadu	All India	Tamil Nadu	All India
Rural	1644	30732	1701	31489
Semi Urban	1643	17212	1821	18764
Urban	1222	13944	2319	28803
Metropolitan	932	12438		
Total	5441	74326	5841	79056

Source: Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks – March 2009 (RBI)



25.6 POPULATION SERVED PER BANK OFFICE

(in Numbers)

Year	Tamil Nadu	All India
2001-02	13073	15496
2002-03	13140	15459
2003-04	13057	15335
2004-05	12877	15101
2005-06	12738	14982
2006-07	12309	14547
2007-08	11469	13841
2008-09	10684	13012

Source: Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks – March 2009 (RBI) (Based on 2001 Census)

25.7 PER BANK DEPOSITS – TAMIL NADU

(Rs. in Lakhs)

Region	2007-08	2008-09
Rural	1150	1317.16
Semi Urban	2285	2571.22
Urban	3945	7665.59
Metropolitan	10223	
State	3675	4228.59

Source: Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks – March 2009 (RBI)

25.8 AGGREGATE BANK DEPOSITS

(Rs. in Crores)

Region	2007-08		2008-09	
	Tamil Nadu	All India	Tamil Nadu	All India
Rural	18911	303025	22405	365491
Semi Urban	37456	429377	46822	531944
Urban	48214	657624	177765	3039900
Metropolitan	95277	1838792		
Total *	199949	3728817	246992	3937335

* - Total may not be tallied due to rounded off figures

Source: Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks – March 2009 (RBI)

25.9 BANKING DEVELOPMENT IN SELECT DISTRICTS 2007-08

<i>Name of the District</i>	<i>Population Served per Bank Office</i>	<i>Per Capita Deposits (Rs.)</i>	<i>Per Capita Credit (Rs.)</i>	<i>Credit Deposit Ratio CDR Percentage</i>
1. Chennai	4661	219348	277730	126.62
2. Kancheepuram	11419	32306	14033	43.44
3. Thiruvallur	14273	19653	11391	57.96
4. Cuddalore	14840	12891	11547	89.58
5. Villupuram	18737	6242	6722	107.68
6. Vellore	16099	11175	8622	77.15
7. Thiruvannamalai	20431	6971	5933	85.10
8. Salem	15960	15830	17050	107.71
9. Namakkal	12656	17463	18213	104.29
10. Dharmapuri & Krishnagiri }	17104	8325	9036	108.54
11. Erode	10939	20070	22994	114.57
12. Coimbatore	8578	45900	78462	170.94
13. The Nilgiris	9527	17910	13095	73.11
14. Thiruchirappalli	11248	25579	18554	72.53
15. Karur	10633	15710	19355	123.20
16. Perambalur	15924	11729	9541	81.35
17. Pudukottai	14596	8859	7132	80.51
18. Thanjavur	12736	15735	12923	82.13
19. Nagapattinam	15192	13863	8497	61.29
20. Thiruvarur	14618	10842	6379	58.83
21. Madurai	11161	26255	24839	94.61
22. Theni	13341	10046	14580	145.13
23. Dindugul	13082	12454	15143	121.59
24. Ramanathapuram	14308	10315	7839	76.00
25. Virudunagar	12877	16348	25632	156.79
26. Sivagangai	9097	17882	11174	62.49
27. Thirunelveli	12161	16296	11762	72.18
28. Thoothukudi	11072	19411	15099	77.79
29. Kanniyakumari	11559	19331	17154	88.73
30. Ariyalur	18303	4960	6326	127.54
TAMILNADU	11470	32040	36348	113.45

Source: Quarterly Statistics on Deposits and Credits of Scheduled Commercial Banks, March 2008

25.10 GROSS BANK CREDIT

(Rs. in Crores)

<i>Region</i>	<i>2007-08</i>		<i>2008-09</i>	
	<i>Tamil Nadu</i>	<i>All India</i>	<i>Tamil Nadu</i>	<i>All India</i>
Rural	16258	183097	19375	208694
Semi Urban	30577	230629	36835	266736
Urban	59379	383576	} 212754	2382905
Metropolitan	120636	1597263		
Total *	226830	3394566	268964	2858335

* - Total may not be tallied due to rounding off figures

Source: Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks – March 2009 (RBI)

25.11 CREDIT PER BANK BRANCH - TAMIL NADU

(Rs. in Lakhs)

<i>Region</i>	<i>2007-08</i>	<i>2008-09</i>
Rural	989	1139.03
Semi Urban	1860	2511.22
Urban	3945	9174.38
Metropolitan	10223	

Source: Qty Statistics on Deposits and Credits of Scheduled Comml. Banks – March 2009 (RBI)

25.12 CREDIT-DEPOSIT RATIO

(Percentage)

<i>Region</i>	<i>2007-08</i>		<i>2008-09</i>	
	<i>Tamil Nadu</i>	<i>All India</i>	<i>Tamil Nadu</i>	<i>All India</i>
Rural	85.9	60.4	86.47	57.09
Semi Urban	81.4	53.7	78.67	50.14
Urban	123.2	58.3	119.68	78.36
Metropolitan	126.6	86.9		
State	113.4	74.2	108.89	72.57

Source: Quarterly Statistics on Deposits and Credits of Scheduled Commercial Banks March 2009 (RBI)

25.13 TREND OF BANKING DEVELOPMENT IN TAMIL NADU

(Rs. in Lakhs)

<i>Year</i>	<i>Number of Bank Offices</i>	<i>Aggregate Deposits</i>	<i>Gross Bank Credit</i>	<i>Credit Deposit Ratio (Percentage)</i>
1996-97	4642	3397056	3279891	99
	(1.2)	(14.4)	(11.0)	
1997-98	4697	4055903	3693144	97
	(1.3)	(19.4)	(12.6)	
1998-99	4906	4614525	4290899	93
	(4.4)	(13.8)	(16.2)	
1999-00	4931	5594317	4922967	88
	(0.5)	(21.2)	(14.7)	
2000-01	4776	6348762	5751804	91.6
	(-3.1)	(13.5)	(16.8)	
2001-02	4751	7464154	6291374	84.0
	(-0.5)	(17.6)	(9.4)	
2002-03	4727	8571634	7415707	86.5
	(-0.5)	(14.8)	(17.9)	
2003-04	4757	98873	88622	89.63
(Rs. in crores)	(0.6)	(13.3)	(16.3)	
2004-05	4846	110329	108605	98.40
(Rs. in crores)	(1.9)	(11.6)	(22.5)	
2005-06	4880	133418	141255	105.87
(Rs. in crores)	(1.1)	(13.8)	(21.5)	
2006-07	5070	163166	183161	112.25
(Rs. in crores)	(3.9)	(22.2)	(29.7)	
2007-08	5441	199949	226830	113.40
(Rs. in crores)	(7.31)	(22.54)	(23.84)	(1.06)
2008-09	5841	246992	268963	108.89
(Rs. in crores)	(7.35)	(23.52)	(18.57)	(-4.01)

(Figures in brackets indicate percentage change over the previous year)

Source: Quarterly Statistics on Deposits & Credits of Scheduled Commercial Banks -March-2009 (RBI)

25.14 DISTRICT WISE STATISTICAL DATA ON THE OPERATION OF COMMERCIAL BANKS OUTSTANDING AS AT THE END OF MARCH 2009

(Amount Rs. in Crores)

District	No. of Branches					Deposits
	Rural	S. Urban	Urban	Metropolitan	Total	
1	2	3	4	5	6	7
1. Chennai	0	0	0	1025	1025	108878.24
2. Kancheepuram	89	71	99	0	259	10156.75
3. Thiruvallur	64	56	63	0	183	6110.20
4. Cuddalore	55	70	39	0	164	4483.70
5. Villupuram	107	59	0	0	166	2357.81
6. Vellore	96	77	55	0	228	4529.42
7. Thiruvannamalai	56	38	17	0	111	1764.24
8. Salem	64	47	93	0	204	5527.72
9. Namakkal	63	70	0	0	133	2749.54
10. Dharmapuri	40	29	0	0	69	1018.12
11. Krishnagiri	54	56	0	0	110	1858.68
12. Erode	99	84	56	0	239	5516.04
13. Coimbatore	95	125	271	0	491	21220.10
14. The Nilgiris	21	64	0	0	85	1616.53
15. Tiruchirappalli	58	61	99	0	218	7499.41
16. Karur	43	52	0	0	95	1732.60
17. Ariyalur	25	25	0	0	50	443.28
18. Perambalur	21	16	0	0	37	693.82
19. Pudukottai	90	28	0	0	118	1628.62
20. Thanjavur	66	60	72	0	198	3981.69
21. Nagapattinam	57	49	0	0	106	2325.91
22. Thiruvaur	45	45	0	0	90	1621.97
23. Madurai	67	40	150	0	257	8070.16
24. Theni	24	72	0	0	96	1438.74
25. Dindigul	71	46	46	0	163	2902.50
26. Ramanathapuram	48	41	0	0	89	1516.70
27. Virudhunagar	61	66	26	0	153	3410.97
28. Sivagangai	68	77	0	0	145	2577.76
29. Tirunelveli	91	85	69	0	245	5415.30
30. Thoothukudi	50	68	62	0	180	3301.26
31. Kanyakumari	18	59	59	0	173	4006.26
Total	1806	1773	1276	1025	5880	230354.04

**25.14 DISTRICT WISE STATISTICAL DATA ON THE OPERATION OF
COMMERCIAL BANKS OUTSTANDING AS AT THE END OF MARCH 2009 (Contd.)**

(Amunt Rs. in Crores)

<i>District</i>	<i>Advances</i>	<i>CDR</i>	<i>PSA Total</i>	<i>% of PSA to Total Advance</i>	<i>Agriculture Advance</i>
<i>1</i>	<i>8</i>	<i>9</i>	<i>10</i>	<i>11</i>	<i>12</i>
1. Chennai	144742.30	133	29485.68	24.32	8390.19
2. Kancheepuram	5292.75	52	3084.96	60.03	955.19
3. Thiruvallur	3638.80	60	2060.21	69.03	570.77
4. Cuddalore	3301.99	74	2140.24	78.02	1296.91
5. Villupuram	2678.41	114	2000.87	91.90	1458.95
6. Vellore	3554.43	78	2317.85	71.67	1174.37
7. Thiruvannamalai	1536.56	87	1128.70	89.44	697.92
8. Salem	5771.60	104	3458.48	64.45	1580.80
9. Namakkal	3026.97	110	1743.41	70.33	1163.95
10. Dharmapuri	1391.29	137	1126.13	102.74	749.87
11. Krishnagiri	2229.37	120	1605.60	77.79	955.63
12. Erode	5466.70	99	3808.88	63.78	1715.40
13. Coimbatore	32632.44	154	13975.04	43.96	3512.43
14. The Nilgiris	1099.09	68	815.69	80.32	421.65
15. Tiruchirappalli	5361.98	71	3451.18	71.99	1306.26
16. Karur	2141.38	124	1628.91	86.16	545.08
17. Ariyalur	500.47	113	418.83	110.19	278.22
18. Perambalur	657.97	95	526.98	111.37	454.33
19. Pudukottai	1284.29	79	756.77	66.75	704.77
20. Thanjavur	3292.36	83	2436.39	83.40	1397.72
21. Nagapattinam	1462.37	63	1005.46	80.04	626.42
22. Thiruvarur	1010.10	62	790.13	92.45	528.49
23. Madurai	7690.82	95	3828.32	55.13	1558.35
24. Theni	2097.85	146	1389.97	84.14	967.21
25. Dindigul	3176.85	109	1900.32	61.83	1064.57
26. Ramanathapuram	1121.65	74	853.16	91.46	601.28
27. Virudhunagar	5880.46	172	2697.07	58.80	718.54
28. Sivagangai	1744.54	68	1432.15	96.03	827.36
29. Tirunelveli	3973.23	73	2135.38	61.96	1027.15
30. Thoothukudi	2750.94	83	1592.19	60.70	752.17
31. Kanyakumari	3144.28	78	2260.49	94.04	1356.80
Total	263654.24	1114	97855.44	42.65	39358.75

CDR – Credit Deposit Ratio; PSA – Priority Sector Advances

**25.14 DISTRICT WISE STATISTICAL DATA ON THE OPERATION OF
COMMERCIAL BANKS OUTSTANDING AS AT THE END OF MARCH 2009 (Concl'd.)**

(Amount Rs. in Crores)

<i>District</i>	<i>% of Agri. Advance to Total Advance</i>	<i>SST</i>	<i>Weaker Sec. Advance</i>	<i>DRI Advances</i>	<i>SC / ST</i>	<i>SGSY</i>
<i>1</i>	<i>13</i>	<i>14</i>	<i>15</i>	<i>16</i>	<i>17</i>	<i>18</i>
1. Chennai	0.92	8688.86	3917.58	4.02	747.06	-
2. Kancheepuram	18.59	774.06	606.60	0.52	152.19	26.02
3. Thiruvallur	19.12	654.08	237.84	1.22	99.44	42.45
4. Cuddalore	47.27	81.17	724.79	0.44	220.94	27.85
5. Villupuram	67.01	104.58	820.50	8.94	131.69	38.61
6. Vellore	36.31	344.53	453.59	6.88	149.23	13.54
7. Thiruvannamalai	55.31	101.81	235.40	2.47	47.65	23.10
8. Salem	29.46	611.44	701.26	0.69	129.54	49.73
9. Namakkal	46.95	242.45	410.34	0.60	78.47	6.97
10. Dharmapuri	68.41	65.79	457.37	0.34	60.92	9.46
11. Krishnagiri	46.30	299.01	729.74	0.57	86.53	9.55
12. Erode	28.73	987.76	1132.75	0.84	115.38	56.15
13. Coimbatore	11.05	6421.57	1588.48	9.25	264.45	3.03
14. The Nilgiris	41.52	57.72	188.61	7.21	105.38	13.68
15. Tiruchirappalli	27.25	697.23	700.99	1.00	167.93	18.23
16. Karur	28.83	750.37	292.19	0.70	49.08	17.55
17. Ariyalur	73.59	12.69	123.00	0.32	30.52	5.12
18. Perambalur	96.02	27.24	240.69	0.64	24.97	24.22
19. Pudukottai	62.16	123.27	138.27	0.47	36.86	15.69
20. Thanjavur	47.32	245.20	324.18	2.28	37.96	9.27
21. Nagapattinam	49.87	47.33	174.62	2.90	128.68	18.99
22. Thiruvarur	61.84	13.70	311.79	1.35	97.56	24.15
23. Madurai	22.44	699.06	1083.72	7.16	108.78	3.62
24. Theni	58.55	213.32	1118.85	8.58	68.74	12.59
25. Dindigul	34.64	281.71	503.89	0.56	134.76	16.67
26. Ramanathapuram	64.45	33.20	253.82	0.21	68.87	11.94
27. Virudhunagar	15.67	1264.44	505.43	0.78	160.33	9.41
28. Sivagangai	55.48	127.80	677.33	3.16	244.64	9.08
29. Tirunelveli	29.80	289.51	646.60	2.53	244.66	18.43
30. Thoothukudi	28.68	323.47	462.94	0.68	98.71	12.46
31. Kanyakumari	56.45	205.49	882.40	1.97	109.10	15.89
Total	17.15	24789.86	20645.56	79.28	4201.02	563.45

Source: State Level Banker's Committee, Tamil Nadu
www.jeywin.com

25.15 MAJOR SECTOR-WISE ALLOCATION AND ACHIEVEMENT UNDER ANNUAL CREDIT PLAN (ACP) BY DISTRICTS 2008-09

(Rs. in Crores)

<i>District</i>	ALLOCATION			
	<i>Farm Sector</i>	<i>Non-Farm Sector</i>	<i>OPS *</i>	<i>Total</i>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>
1. Kancheepuram	402.36	243.88	399.74	1045.98
2. Thiruvallur	382.11	171.88	158.35	712.34
3. Cuddalore	807.23	53.17	256.78	1117.18
4. Villupuram	928.68	40.20	105.26	1074.14
5. Vellore	622.29	63.24	521.17	1206.70
6. Thiruvannamalai	622.87	34.14	120.91	777.92
7. Salem	739.90	190.25	250.41	1180.56
8. Namakkal	625.01	165.43	304.54	1094.98
9. Dharmapuri	453.45	42.95	132.43	628.83
10. Krishnagiri	560.47	153.14	220.04	933.65
11. Coimbatore	1800.01	3950.00	1005.00	6755.01
12. Erode	1222.44	922.19	558.66	2703.29
13. The Nilgiris	338.51	111.18	117.33	567.02
14. Tiruchirappalli	757.29	131.32	268.60	1157.21
15. Karur	424.05	476.49	146.36	1046.90
16. Perambalur	190.41	13.08	31.58	235.07
17. Ariyalur	307.94	20.38	52.64	380.96
18. Pudukottai	638.32	43.50	93.10	774.92
19. Thanjavur	872.23	119.30	180.02	1171.55
20. Nagapattinam	470.85	16.61	126.02	613.48
21. Thiruvarur	429.96	16.89	110.60	557.45
22. Madurai	899.00	259.98	321.98	1480.96
23. Theni	587.61	60.78	162.11	810.50
24. Dindigul	747.97	115.11	315.72	1178.80
25. Ramanathapuram	422.91	55.55	156.21	634.67
26. Virudhunagar	425.47	521.66	244.40	1191.53
27. Sivagangai	487.93	115.48	248.49	851.90
28. Tirunelveli	1045.59	110.30	334.15	1490.04
29. Thoothukudi	732.98	436.49	495.04	1664.51
30. Kanyakumari	881.19	96.23	296.40	1273.82
Total	19826.77	8750.80	7734.04	36311.61

OPS : Other Priority Sector

25.15 MAJOR SECTOR-WISE ALLOCATION AND ACHIEVEMENT UNDER ANNUAL CREDIT PLAN (ACP) BY DISTRICTS 2008-09 (Contd.)

(Rs. in Crores)

<i>District</i>	<i>ACHIEVEMENT</i>			
	<i>Farm Sector</i>	<i>Non-Farm Sector</i>	<i>OPS</i>	<i>Total</i>
<i>1</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>
1. Kancheepuram	528.62	216.72	339.31	1084.65
2. Thiruvallur	432.66	151.84	168.94	753.44
3. Cuddalore	929.43	33.10	326.30	1288.83
4. Villupuram	882.01	40.37	126.35	1048.73
5. Vellore	950.51	60.07	530.29	1540.87
6. Thiruvannamalai	633.86	25.59	114.42	773.87
7. Salem	651.87	131.65	352.02	1135.54
8. Namakkal	575.70	137.63	266.33	979.66
9. Dharmapuri	447.48	18.40	127.96	593.84
10. Krishnagiri	632.74	97.89	254.35	984.98
11. Coimbatore	1810.86	4008.48	1025.99	6845.33
12. Erode	1233.51	943.50	551.50	2728.51
13. The Nilgiris	341.82	108.35	119.50	569.67
14. Tiruchirappalli	918.54	156.81	371.82	1447.17
15. Karur	421.79	466.26	214.16	1102.21
16. Perambalur	212.09	7.22	31.79	251.10
17. Ariyalur	249.85	9.85	38.52	298.22
18. Pudukottai	626.17	32.26	165.02	823.45
19. Thanjavur	985.56	84.76	210.73	1281.05
20. Nagapattinam	501.20	4.71	107.30	613.21
21. Thiruvarur	468.59	10.22	121.24	600.05
22. Madurai	915.22	262.98	331.89	1510.09
23. Theni	616.99	63.21	171.84	852.04
24. Dindigul	794.15	121.39	332.77	1248.31
25. Ramanathapuram	486.36	60.94	205.42	752.72
26. Virudhunagar	518.88	605.18	487.58	1611.64
27. Sivagangai	581.63	76.86	224.08	882.57
28. Tirunelveli	997.20	84.41	288.64	1370.25
29. Thoothukudi	494.41	205.47	702.29	1402.17
30. Kanyakumari	1168.24	34.86	282.05	1485.15
Total	21007.94	8260.98	8590.40	37859.32

25.15 MAJOR SECTOR-WISE ALLOCATION AND ACHIEVEMENT UNDER ANNUAL CREDIT PLAN (ACP) BY DISTRICTS 2008-09 (Concl.)

(% of Achievement)

<i>District</i>	PERCENTAGE OF ACHIEVEMENT			
	<i>Farm Sector</i>	<i>Non-Farm Sector</i>	<i>OPS *</i>	<i>Total</i>
<i>1</i>	<i>10</i>	<i>11</i>	<i>12</i>	<i>13</i>
1. Kancheepuram	131	89	85	104
2. Thiruvallur	113	88	107	106
3. Cuddalore	115	62	127	115
4. Villupuram	95	100	120	98
5. Vellore	153	95	102	128
6. Thiruvannamalai	102	75	95	99
7. Salem	88	69	141	96
8. Namakkal	92	83	87	89
9. Dharmapuri	99	43	97	94
10. Krishnagiri	113	64	116	105
11. Coimbatore	101	101	102	101
12. Erode	101	102	99	101
13. The Nilgiris	101	97	102	100
14. Tiruchirappalli	121	119	138	125
15. Karur	99	98	146	105
16. Perambalur	111	55	101	107
17. Ariyalur	81	48	73	78
18. Pudukottai	98	74	177	106
19. Thanjavur	113	71	117	109
20. Nagapattinam	106	28	85	100
21. Thiruvarur	109	61	110	108
22. Madurai	102	101	103	102
23. Theni	105	104	106	105
24. Dindigul	106	105	105	106
25. Ramanathapuram	115	110	132	119
26. Virudhunagar	122	116	200	135
27. Sivagangai	119	67	90	104
28. Tirunelveli	95	77	86	92
29. Thoothukudi	67	47	142	84
30. Kanyakumari	133	36	95	117
Total	106	94	111	104

OPS: Other Priority Sector

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Source: State Level Banker's Committee – 114th Meeting Tamil Nadu

**25.16 ADVANCES BY PUBLIC SECTOR BANKS TOWARDS PRIORITY SECTORS
IN TAMIL NADU – AS ON THE LAST REPORTING FRIDAY OF MARCH 2008**

(Rs. in Crores)

<i>Items</i>	<i>No. of Accounts</i>	<i>Amount Outstanding</i>
1. Agriculture and Allied activities		
a. Direct	4066318	18754
b. Indirect	28213	4535
2. Small Enterprises (SE)	368793	17092
3. Of Total SE advances Term Loans	62838	2547
4. Of Term Loans (SSI) compo. Loans to Artisan, Village and Cottage Industries (Loans to artisans, Village and Cottage Industries credit limit not exceeding Rs.50,000)	NA	NA
5. Of Total Advances to SE, Advances to units in Khadi & Village Industries	12386	680
6. Advances to Small Scale Industries	NA	NA
7. Advances to manufacturing enterprises with P. & M. upto Rs.5 lakhs	74307	2644
8. Advances to manufacturing enterprises with P. & M. between Rs.5-25 lakhs	47832	3342
9. Advances to manufacturing enterprises with P. & M. above Rs.25 lakhs	45433	7784
10. Setting up of Industrial Estates	NA	NA
11. Small Road and Water Transport Operators	NA	NA
12. Retail Trade	252266	3690
13. Small Business	NA	NA
14. Professional and Self Employed	NA	NA
15. Educational Loan	306895	3492
16. Consumption Loan	NA	NA
17. SC/ST Orgn. for on lending to other priority sector.	NA	NA
18. Loans granted to SSO & for SC/STs	179	1
19. Total Housing Loans eligible for priority sector classification	274693	13870
20. Funds Provided to Regional Rural Banks	NA	NA
21. Advances to Self Help Group	176839	5573
22. Advances to Software Industries having credit limit upto Re.1 Crore	NA	NA
23. Loans to Food and Agro based processing units with investment in P & M upto Rs. 10 Crores	8275	335
24. Investments in Venture Capital	NA	NA
25. SE Sector (Export Credit by Foreign Banks)	21	69
26. Non-SE Sector (Export Credit by Foreign Banks)	261	2405

Source: Statistical Tables relating to Banks in India 2008-09 (R.B.I. Mumbai)

Note : SSO – State Sponsored Organisations Dare Win
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**25.17 OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO OCCUPATION FOR TAMIL NADU MARCH 2008**

(Amount Rs. in Lakhs)

<i>Occupation</i>	<i>No. of Accounts</i>	<i>Credit Limit</i>	<i>Amount Out- standing</i>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
I AGRICULTURE	57,94,023	30732,92	27153,52
1. Direct Finance	56,94,592	25234,93	22666,41
2. Indirect Finance	99,431	5497,99	4487,11
II INDUSTRY	3,50,100	139508,58	86600,43
1. Mining & Quarrying	2,044	4976,58	3769,13
2. Food Manufacturing & Processing	20,450	7303,25	5420,00
a. Rice Mills, Flour & Dal Mills	4,878	858,79	662,02
b. Sugar	240	2635,83	2053,53
c. Edible Oils & Vanaspati	3,362	680,25	450,60
d. Tea Processing	172	109,90	77,86
e. Processing of Fruits & Vegetables	444	169,88	122,07
f. Others	11,354	2848,59	2053,92
3. Beverage & Tobacco	586	796,17	689,29
4. Textiles	66,128	36762,30	25388,63
a. Cotton Textiles	33,065	23547,76	16235,79
b. Jute & Other Natural Fibre Textiles	748	157,82	138,19
c. Handloom Textiles & Khadi	3,952	776,88	558,31
d. Other Textiles & Textile Products	28,363	12279,84	8456,33
5. Paper, Paper products & Printing	22,725	2780,70	2090,75
6. Leather & Leather Products	6,835	2035,36	1609,70
7. Rubber & Plastic Products	5,101	2759,67	1822,52
8. Chemicals & Chemical Products	8,526	7746,91	5545,87
a. Heavy Industrial Chemicals	708	1300,45	870,07
b. Fertilizers	130	757,47	642,79
c. Drugs & Pharmaceuticals	1,973	2527,05	1505,75
d. Non-Edible Oils	97	87,16	71,86
e. Other Chemicals & Chemical Products	5,618	3074,78	2455,40
9. Petroleum, Coal Products & Nuclear Fuels	275	1410,25	530,45
10. Manufacture of Cement & Cement products	1,642	1940,11	1467,46

**25.17 OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO OCCUPATION FOR TAMIL NADU MARCH 2008 (Concl.)**

(Amount Rs. in Lakhs)

<i>Occupation</i>	<i>No. of Accounts</i>	<i>Credit Limit</i>	<i>Amount Out- standing</i>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
11. Basic Metals & Metal Products	37,079	7994,05	5444,11
a. Iron & Steel	2,304	3708,72	2920,88
b. Non-Ferrous Metals	598	1026,29	655,21
c. Metal Products	34,177	3259,04	1868,02
12. Engineering	23,778	9335,65	6233,44
a. Heavy Engineering	2,033	2309,91	1498,68
b. Light Engineering	10,468	3948,27	2724,21
c. Electrical Machinery & Goods	2,543	1971,73	1132,46
d. Electronic Machinery & Goods	8,734	1105,74	878,10
13. Vehicles, Vehicle Parts & Transport Equipments	7,238	26607,19	5992,52
14. Other Industries	73,010	6511,42	4873,67
15. Electricity, Gas & Water	962	6711,48	4803,65
a. Electricity Generation & Transmission	370	4712,49	3347,52
b. Non-Conventional Energy	277	859,99	619,68
c. Gas, Steam & Water Supply	315	1139,00	836,45
16. Construction	73,721	13837,47	10919,25
III TRANSPORT OPERATORS	54,322	4527,67	3562,37
IV PROFESSIONAL AND OTHER SERVICES	2,84,886	23509,20	18421,16
V PERSONAL LOANS	60,89,124	86124,72	53072,46
1. Loans for Purchase of Consumer Durables	81,241	710,23	628,12
2. Loans for Housing	4,04,359	27163,79	22971,32
3. Rest of the Personal Loans	56,03,524	58250,70	29473,02
VI TRADE	4,59,127	18808,78	15225,24
1. Wholesale Trade	48,550	8130,96	6589,74
2. Retail Trade	4,10,577	10677,82	8635,51
VII FINANCE	30,905	13921,95	9718,18
VIII ALL OTHERS	12,21,423	17795,99	13932,96
TOTAL BANK CREDIT:	142,83,910	334929,82	227686,32
1. Of which Artisans and Village & Tiny Industries			
2. Other Small Scale Industries			

Source: BSR Survey 2008

Note : Credit figures are as per preliminary data for 2008 is Provisional

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