

## **25. INSTITUTIONAL FINANCE**

### **Table**

- 25.1** Banking Development - Key Indicators
- 25.2** Number of Commercial Banks in Tamil Nadu
- 25.3** Deposits of Scheduled Commercial Banks in Tamil Nadu
- 25.4** Operation of Commercial Banks in Tamil Nadu
- 25.5** Number of Bank Offices
- 25.6** Population served per Bank Office
- 25.7** Per Bank Deposits - Tamil Nadu
- 25.8** Aggregate Bank Deposits
- 25.9** Banking Development in Select Districts
- 25.10** Gross Bank Credit
- 25.11** Credit per Bank Branch - Tamil Nadu
- 25.12** Credit - Deposit Ratio
- 25.13** Trend of Banking Development in Tamil Nadu
- 25.14** District Wise Statistical Data on the Operation of Commercial Banks Outstanding as at the End of March 2009
- 25.15** Major Sector-wise Allocation and Achievement under Annual Credit Plan (ACP) by Districts
- 25.16** Advances by Public Sector Banks towards Priority Sectors in Tamil Nadu
- 25.17** Outstanding credit of Scheduled Commercial Banks According to Occupation for Tamil Nadu March 2008

### **Chart**

- 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 )	-	-	-	-
<b>Total</b>	<b>371</b>	<b>5441</b>	<b>400</b>	<b>5841</b>

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
<b>Total</b>	<b>404,48</b>	<b>162426,16</b>	<b>452,57</b>	<b>*198554,22</b>

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
					6
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
<b>Grand Total</b>	<b>5398</b>	<b>192343.78</b>	<b>229435.72</b>	<b>3982.41</b>	<b>119.28</b>

Contd.

Bank Group	Cr. + Invest Dep. Ratio	Total P.S. Advances	% of PSA to Total Advances	Agri-advances	% of Agri. Advances to Total Advances
					11
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
<b>Total</b>	<b>121</b>	<b>84871.83</b>	<b>49.18</b>	<b>32721.74</b>	<b>18.96</b>

Contd.

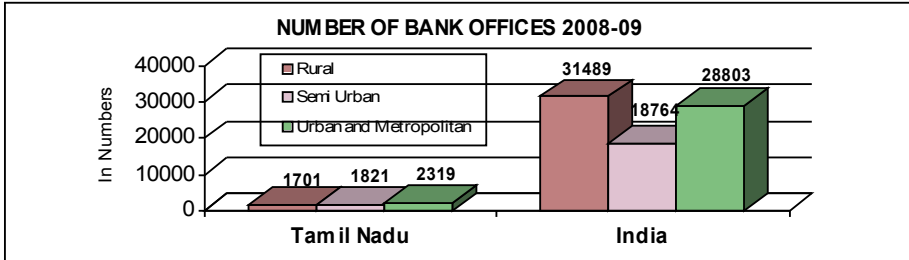
Bank Group	SSI	Total W.S. Advances	DRI Advances	SC/ST	SGSY
					16
1	12	13	14	15	16
SBI Group	4468.59	5301.78	36.78	39.10	56.00
Nationalised Banks	11781.55	8958.86	10.61	2858.72	383.08
Private Sector Banks	4505.87	1370.03	2.06	31.94	5.61
Regional Rural Banks	9.55	1130.99	0.00	415.52	38.86
Foreign Banks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

Source: State Level Banker's Committee Tamil Nadu 114<sup>th</sup> 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		
<b>Total</b>	<b>5441</b>	<b>74326</b>	<b>5841</b>	<b>79056</b>

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	
<b>State</b>	<b>3675</b>	<b>4228.59</b>

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		
<b>Total *</b>	<b>199949</b>	<b>3728817</b>	<b>246992</b>	<b>3937335</b>

\* - 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
<b>TAMILNADU</b>	<b>11470</b>	<b>32040</b>	<b>36348</b>	<b>113.45</b>

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		
<b>Total *</b>	<b>226830</b>	<b>3394566</b>	<b>268964</b>	<b>2858335</b>

\* - Total may not be tallied due to rounding in 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)

Region	2007-08	2008-09
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)

Region	2007-08		2008-09	
	Tamil Nadu	All India	Tamil Nadu	All India
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)

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

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

Source: Quarterly Statistics on Deposits &amp; 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)

<i>District</i>	<i>No. of Branches</i>					<i>Deposits</i>
	<i>Rural</i>	<i>S. Urban</i>	<i>Urban</i>	<i>Metropolitan</i>	<i>Total</i>	
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>
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
<b>Total</b>	<b>1806</b>	<b>1773</b>	<b>1276</b>	<b>1025</b>	<b>5880</b>	<b>230354.04</b>

**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
<b>Total</b>	<b>263654.24</b>	<b>1114</b>	<b>97855.44</b>	<b>42.65</b>	<b>39358.75</b>

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 (Concld.)**

(Amount Rs. in Crores)

District	% of Agri. Advance to Total Advance	SST	Weaker Sec. Advance	DRI Advances	SC / ST	SGSY
1	13	14	15	16	17	18
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
<b>Total</b>	<b>17.15</b>	<b>24789.86</b>	<b>20645.56</b>	<b>79.28</b>	<b>4201.02</b>	<b>563.45</b>

Source: State Level Banker's Committee, Tamil Nadu  
 Dream Data Win  
 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>	<b>ALLOCATION</b>			
	<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
<b>Total</b>	<b>19826.77</b>	<b>8750.80</b>	<b>7734.04</b>	<b>36311.61</b>

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>	<b>ACHIEVEMENT</b>			
	<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
<b>Total</b>	<b>21007.94</b>	<b>8260.98</b>	<b>8590.40</b>	<b>37859.32</b>

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

(% of Achievement)

<i>District</i>	<b>PERCENTAGE OF ACHIEVEMENT</b>			
	<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
<b>Total</b>	<b>106</b>	<b>94</b>	<b>111</b>	<b>104</b>

OPS: Other Priority Sector

Dream Dare Win  
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Source: State Level Banker's Committee – 114<sup>th</sup> 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>
<b>1. Agriculture and Allied activities</b>		
a. Direct	4066318	18754
b. Indirect	28213	4535
<b>2. Small Enterprises (SE)</b>	<b>368793</b>	<b>17092</b>
<b>3. Of Total SE advances Term Loans</b>	<b>62838</b>	<b>2547</b>
<b>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 )</b>	<b>NA</b>	<b>NA</b>
<b>5. Of Total Advances to SE, Advances to units in Khadi &amp; Village Industries</b>	<b>12386</b>	<b>680</b>
<b>6. Advances to Small Scale Industries</b>	<b>NA</b>	<b>NA</b>
<b>7. Advances to manufacturing enterprises with P. &amp; M. upto Rs.5 lakhs</b>	<b>74307</b>	<b>2644</b>
<b>8. Advances to manufacturing enterprises with P. &amp; M. between Rs.5-25 lakhs</b>	<b>47832</b>	<b>3342</b>
<b>9. Advances to manufacturing enterprises with P. &amp; M. above Rs.25 lakhs</b>	<b>45433</b>	<b>7784</b>
<b>10. Setting up of Industrial Estates</b>	<b>NA</b>	<b>NA</b>
<b>11. Small Road and Water Transport Operators</b>	<b>NA</b>	<b>NA</b>
<b>12. Retail Trade</b>	<b>252266</b>	<b>3690</b>
<b>13. Small Business</b>	<b>NA</b>	<b>NA</b>
<b>14. Professional and Self Employed</b>	<b>NA</b>	<b>NA</b>
<b>15. Educational Loan</b>	<b>306895</b>	<b>3492</b>
<b>16. Consumption Loan</b>	<b>NA</b>	<b>NA</b>
<b>17. SC/ST Orgn. for on lending to other priority sector.</b>	<b>NA</b>	<b>NA</b>
<b>18. Loans granted to SSO &amp; for SC/STs</b>	<b>179</b>	<b>1</b>
<b>19. Total Housing Loans eligible for priority sector classification</b>	<b>274693</b>	<b>13870</b>
<b>20. Funds Provided to Regional Rural Banks</b>	<b>NA</b>	<b>NA</b>
<b>21. Advances to Self Help Group</b>	<b>176839</b>	<b>5573</b>
<b>22. Advances to Software Industries having credit limit upto Re.1 Crore</b>	<b>NA</b>	<b>NA</b>
<b>23. Loans to Food and Agro based processing units with investment in P &amp; M upto Rs. 10 Crores</b>	<b>8275</b>	<b>335</b>
<b>24. Investments in Venture Capital</b>	<b>NA</b>	<b>NA</b>
<b>25. SE Sector ( Export Credit by Foreign Banks )</b>	<b>21</b>	<b>69</b>
<b>26. Non-SE Sector ( Export Credit by Foreign Banks )</b>	<b>261</b>	<b>2405</b>

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

Note : SSO – State Sponsored Organisations Dare Win  
www.jeywin.com

**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>
<b>I AGRICULTURE</b>	<b>57,94,023</b>	<b>30732,92</b>	<b>27153,52</b>
<b>1. Direct Finance</b>	<b>56,94,592</b>	<b>25234,93</b>	<b>22666,41</b>
<b>2. Indirect Finance</b>	<b>99,431</b>	<b>5497,99</b>	<b>4487,11</b>
<b>II INDUSTRY</b>	<b>3,50,100</b>	<b>139508,58</b>	<b>86600,43</b>
<b>1. Mining &amp; Quarrying</b>	<b>2,044</b>	<b>4976,58</b>	<b>3769,13</b>
<b>2. Food Manufacturing &amp; Processing</b>	<b>20,450</b>	<b>7303,25</b>	<b>5420,00</b>
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
<b>3. Beverage &amp; Tobacco</b>	<b>586</b>	<b>796,17</b>	<b>689,29</b>
<b>4. Textiles</b>	<b>66,128</b>	<b>36762,30</b>	<b>25388,63</b>
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
<b>5. Paper, Paper products &amp; Printing</b>	<b>22,725</b>	<b>2780,70</b>	<b>2090,75</b>
<b>6. Leather &amp; Leather Products</b>	<b>6,835</b>	<b>2035,36</b>	<b>1609,70</b>
<b>7. Rubber &amp; Plastic Products</b>	<b>5,101</b>	<b>2759,67</b>	<b>1822,52</b>
<b>8. Chemicals &amp; Chemical Products</b>	<b>8,526</b>	<b>7746,91</b>	<b>5545,87</b>
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
<b>9. Petroleum, Coal Products &amp; Nuclear Fuels</b>	<b>275</b>	<b>1410,25</b>	<b>530,45</b>
<b>10. Manufacture of Cement &amp; Cement products</b>	<b>1,642</b>	<b>1940,11</b>	<b>1467,46</b>

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

(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>
<b>11. Basic Metals &amp; Metal Products</b>	<b>37,079</b>	<b>7994,05</b>	<b>5444,11</b>
<b>a. Iron &amp; Steel</b>	<b>2,304</b>	<b>3708,72</b>	<b>2920,88</b>
<b>b. Non-Ferrous Metals</b>	<b>598</b>	<b>1026,29</b>	<b>655,21</b>
<b>c. Metal Products</b>	<b>34,177</b>	<b>3259,04</b>	<b>1868,02</b>
<b>12. Engineering</b>	<b>23,778</b>	<b>9335,65</b>	<b>6233,44</b>
<b>a. Heavy Engineering</b>	<b>2,033</b>	<b>2309,91</b>	<b>1498,68</b>
<b>b. Light Engineering</b>	<b>10,468</b>	<b>3948,27</b>	<b>2724,21</b>
<b>c. Electrical Machinery &amp; Goods</b>	<b>2,543</b>	<b>1971,73</b>	<b>1132,46</b>
<b>d. Electronic Machinery &amp; Goods</b>	<b>8,734</b>	<b>1105,74</b>	<b>878,10</b>
<b>13. Vehicles, Vehicle Parts &amp; Transport Equipments</b>	<b>7,238</b>	<b>26607,19</b>	<b>5992,52</b>
<b>14. Other Industries</b>	<b>73,010</b>	<b>6511,42</b>	<b>4873,67</b>
<b>15. Electricity, Gas &amp; Water</b>	<b>962</b>	<b>6711,48</b>	<b>4803,65</b>
<b>a. Electricity Generation &amp; Transmission</b>	<b>370</b>	<b>4712,49</b>	<b>3347,52</b>
<b>b. Non-Conventional Energy</b>	<b>277</b>	<b>859,99</b>	<b>619,68</b>
<b>c. Gas, Steam &amp; Water Supply</b>	<b>315</b>	<b>1139,00</b>	<b>836,45</b>
<b>16. Construction</b>	<b>73,721</b>	<b>13837,47</b>	<b>10919,25</b>
<b>III TRANSPORT OPERATORS</b>	<b>54,322</b>	<b>4527,67</b>	<b>3562,37</b>
<b>IV PROFESSIONAL AND OTHER SERVICES</b>	<b>2,84,886</b>	<b>23509,20</b>	<b>18421,16</b>
<b>V PERSONAL LOANS</b>	<b>60,89,124</b>	<b>86124,72</b>	<b>53072,46</b>
<b>1. Loans for Purchase of Consumer Durables</b>	<b>81,241</b>	<b>710,23</b>	<b>628,12</b>
<b>2. Loans for Housing</b>	<b>4,04,359</b>	<b>27163,79</b>	<b>22971,32</b>
<b>3. Rest of the Personal Loans</b>	<b>56,03,524</b>	<b>58250,70</b>	<b>29473,02</b>
<b>VI TRADE</b>	<b>4,59,127</b>	<b>18808,78</b>	<b>15225,24</b>
<b>1. Wholesale Trade</b>	<b>48,550</b>	<b>8130,96</b>	<b>6589,74</b>
<b>2. Retail Trade</b>	<b>4,10,577</b>	<b>10677,82</b>	<b>8635,51</b>
<b>VII FINANCE</b>	<b>30,905</b>	<b>13921,95</b>	<b>9718,18</b>
<b>VIII ALL OTHERS</b>	<b>12,21,423</b>	<b>17795,99</b>	<b>13932,96</b>
<b>TOTAL BANK CREDIT:</b>	<b>142,83,910</b>	<b>334929,82</b>	<b>227686,32</b>
<b>1. Of which Artisans and Village &amp; Tiny Industries</b>			
<b>2. Other Small Scale Industries</b>			

Source: BSR Survey 2008

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