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### **CHART**

**Number of Bank Offices in Tamil Nadu**

## 25. INSTITUTIONAL FINANCE

### 25.1 BANKING DEVELOPMENT - KEY INDICATORS

(At the end of March)

<i>Indicators</i>	<i>Unit</i>	<i>2008-09</i>		<i>2009-10</i>	
		<i>Tamil Nadu</i>	<i>All India</i>	<i>Tamil Nadu</i>	<i>All India</i>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>
1. Bank Offices	Nos.	5841	79056	6214	83997
2. Population Served per Bank Office *	Nos.	10684	13012	10043	12247
3. Aggregate Bank Deposits	Rs. in Cr.	246992	3937336	285337	4601926
4. Gross Bank Credit	Rs. in Cr.	268963	2857525	321418	3345619
5. Credit Deposit Ratio	Percentage	108.89	72.57	112.60	72.70

\* Based on 2001 Census

Source : Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, March 2010

### 25.2 NUMBER OF COMMERCIAL BANKS IN TAMIL NADU

<i>Bank Group</i>	<i>2009</i>		<i>2010</i>	
	<i>New Branches</i>	<i>Bank Branches</i>	<i>New Branches</i>	<i>Bank Branches</i>
1. State Bank of India and its Associates	77	871	74	945
2. Nationalised Banks	208	3351	163	3514
3. Regional Rural Banks	23	271	15	286
4. Foreign Banks	4	28	-	28
5. Other Scheduled Commercial Banks	88	1320	121	1441
<b>Total</b>	<b>400</b>	<b>5841</b>	<b>373</b>	<b>6214</b>

Source: Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, March 2010

25.3 DEPOSITS OF SCHEDULED COMMERCIAL BANKS IN TAMIL NADU

Type of Deposits	March 2009		March 2010	
	No. of Accounts ('000')	Amount (Rs. In lakhs)	No. of Accounts ('000')	Amount (Rs. In lakhs)
1	2	3	4	5
Current	20,85	29771,67	NA	NA
Savings	394,80	64855,17	NA	NA
Term	106,35	150831,04	NA	NA
<b>Total</b>	<b>522,00</b>	<b>245457,88</b>	<b>NA</b>	<b>NA</b>

Source: Reserve Bank of India – BSR Publication,

25.4 OPERATION OF COMMERCIAL BANKS IN TAMIL NADU 2008-09  
(At the end of 31.3.2009)

Bank Group	No. of Branch	Deposits	Advances	Investments	C.D. Ratio
					(Rs. in Crores)
1	2	3	4	5	6
SBI Group	860	45659.16	56812.40	1.85	124
Nationalised Banks	3371	119509.53	124929.39	1146.47	105
Private Sector Banks	1349	56574.59	58824.68	365.87	104
Regional Rural Banks	277	2089.46	2148.47	429.76	103
Foreign Banks	23	6521.30	20939.30	25.00	321
<b>Grand Total</b>	<b>5880</b>	<b>230354.04</b>	<b>263654.24</b>	<b>1968.95</b>	<b>114</b>

Contd.

Bank Group	Cr. + Invest Dep. Ratio	P.S. Advances	% of PSA	Agri-advances	% of Agri. Advances to Total Advances
1	7	8	9	10	11
SBI Group	124	22465.95	45.47	8379.51	16.96
Nationalised Banks	105	53061.55	54.19	23024.41	23.52
Private Sector Banks	105	17808.17	29.69	6851.88	11.42
Regional Rural Banks	123	1947.34	117.39	1062.95	64.08
Foreign Banks	321	2572.43	12.56	40.00	0.20
<b>Total</b>	<b>115</b>	<b>97855.44</b>	<b>42.65</b>	<b>39358.75</b>	<b>17.15</b>

Contd.

Bank Group	SSI	Total W.S. Advances	DRI Advances	SC/ST	SGSY
1	12	13	14	15	16
SBI Group	6265.87	6596.82	35.40	143.64	60.30
Nationalised Banks	13596.15	10593.03	40.49	3878.28	426.47
Private Sector Banks	4509.77	1972.46	3.39	90.39	15.91
Regional Rural Banks	16.49	1483.25	0.00	88.71	60.77
Foreign Banks	401.58	0.00	0.00	0.00	0.00
<b>Total</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

**25.4 OPERATION OF COMMERCIAL BANKS IN TAMIL NADU 2009-10**  
(At the end of 31.3.2010)

(Rs. in Crores)

<i>Bank Group</i>	<i>No. of Branch</i>	<i>Deposits</i>	<i>Advances</i>	<i>Investments</i>	<i>C.D. Ratio</i>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>
SBI Group	927	51615.78	66836.88	0.00	129
Nationalised Banks	3522	142304.49	146631.46	1392.94	103
Other Public Sector Banks	45	6014.26	9354.51	0.00	156
Private Sector Banks	1473	65212.54	70937.50	367.43	108
Regional Rural Banks	290	2340.23	2501.36	17.38	107
Foreign Banks	22	15422.38	12900.84	25.00	84
<b>Grand Total</b>	<b>6279</b>	<b>282909.68</b>	<b>308622.55</b>	<b>1802.75</b>	<b>109</b>

Contd.

<i>Bank Group</i>	<i>Cr. + Invest Dep. Ratio</i>	<i>Total P.S. Advances</i>	<i>% of PSA to Total Advances</i>	<i>Agri-advances</i>	<i>% of Agri. Advances to Total Advances</i>
<i>1</i>	<i>7</i>	<i>8</i>	<i>9</i>	<i>10</i>	<i>11</i>
SBI Group	129	25729.48	45.29	8565.45	15.08
Nationalised Banks	104	65341.06	52.30	28955.31	23.18
Other Public Sector Banks	156	1943.41	30.98	778.73	12.42
Private Sector Banks	109	22757.64	38.93	9786.27	16.74
Regional Rural Banks	108	2311.00	107.56	1598.68	74.41
Foreign Banks	84	2155.16	10.29	25.00	0.12
<b>Total</b>	<b>110</b>	<b>120237.75</b>	<b>44.61</b>	<b>49709.44</b>	<b>18.44</b>

Contd.

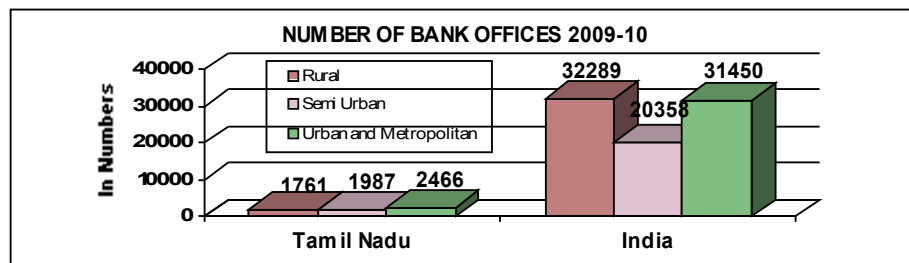
<i>Bank Group</i>	<i>MSE</i>	<i>Total W.S. Advances</i>	<i>DRI Advances</i>	<i>SC/ST</i>	<i>SGSY</i>
<i>1</i>	<i>12</i>	<i>13</i>	<i>14</i>	<i>15</i>	<i>16</i>
SBI Group	8074.06	7423.59	40.13	44.00	141.06
Nationalised Banks	21602.59	14602.64	97.16	4635.94	469.40
Other Public Sector Banks	707.73	5.21	0.00	0.42	0.00
Private Sector Banks	9232.83	4038.65	3.21	83.05	9.51
Regional Rural Banks	340.74	1752.86	0.00	124.87	67.04
Foreign Banks	750.16	0.00	0.00	0.00	0.00
<b>Total</b>	<b>40708.11</b>	<b>27822.95</b>	<b>140.50</b>	<b>4888.28</b>	<b>687.01</b>

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

25.5 NUMBER OF BANK OFFICES

Region	2008-09		2009-10	
	Tamil Nadu	All India	Tamil Nadu	All India
Rural	1701	31489	1761	32289
Semi Urban	1821	18764	1987	20358
Urban	2319	28803	1392	16653
Metropolitan			1074	14797
<b>Total</b>	<b>5841</b>	<b>79056</b>	<b>6214</b>	<b>83997</b>

Source: Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks – March 2010 (RBI)



25.6 POPULATION SERVED PER BANK OFFICE

(in Numbers)

Year	Tamil Nadu	All India
2003-04	13057	15335
2004-05	12877	15101
2005-06	12738	14982
2006-07	12309	14547
2007-08	11469	13841
2008-09	10684	13012
2009-10	10043	12247

Source: Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks – March 2010 (RBI) (Based on 2001 Census)

25.7 PER BANK DEPOSITS – TAMIL NADU

(Rs. in Lakhs)

Region	2008-09	2009-10
Rural	1317.16	1459.74
Semi Urban	2571.22	2715.70
Urban	7665.59	5022.56
Metropolitan		12640.13
<b>State</b>	<b>4228.59</b>	<b>4591.84</b>

Source: Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks – March 2010 (RBI)

25.8 AGGREGATE BANK DEPOSITS

(Rs. in Crores)

Region	2008-09		2009-10	
	Tamil Nadu	All India	Tamil Nadu	All India
Rural	22405	365491	25706	423502
Semi Urban	46822	531944	53961	618207
Urban	177765	3039900	69914	951116
Metropolitan			135755	2609101
<b>Total *</b>	<b>246992</b>	<b>3937335</b>	<b>285337</b>	<b>4601926</b>

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

Source: Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks – March 2010 (RBI)

## 25.9 BANKING DEVELOPMENT IN SELECT DISTRICTS 2010

Name of the District	Numbers of Bank Office	Deposit (Rs. in Crore)	Credit (Rs. in Crore)	CD ratio in percent
1. Chennai	1074	135755	175834	129.5
2. Kancheepuram	357	13922	6243	44.8
3. Thiruvallur	240	8171	4487	54.9
4. Cuddalore	168	5361	3907	72.9
5. Villupuram	169	2557	3052	119.3
6. Vellore	237	5312	4276	80.5
7. Thiruvannamalai	115	2027	1896	93.6
8. Salem	222	6515	6826	104.8
9. Namakkal	132	3733	3680	98.6
10. Dharmapuri	78	1222	1682	137.6
11. Krishnagiri	119	2298	2524	109.8
12. Erode	204	5946	6644	111.7
13. Coimbatore	438	22477	30661	136.4
14. Tiruppur	186	6937	13945	201.0
15. The Nilgiris	82	1890	1193	63.1
16. Thiruchirappalli	238	8883	6306	71.0
17. Karur	100	2072	2500	120.7
18. Perambalur	43	800	869	108.6
19. Ariyalur	41	555	698	125.9
20. Pudukottai	118	1883	1618	85.9
21. Thanjavur	190	4877	3856	79.1
22. Nagapattinam	110	2731	1671	61.2
23. Thiruvarur	88	1792	1078	60.2
24. Madurai	256	9661	8806	91.2
25. Theni	96	1620	2444	150.9
26. Dindugul	164	3330	3506	105.3
27. Ramanathapuram	92	1640	1370	83.5
28. Virudunagar	154	3836	5794	151.0
29. Sivagangai	150	2807	2002	71.3
30. Thirunelveli	243	6202	4542	73.2
31. Thoothukudi	151	4088	3244	79.3
32. Kanniyakumari	159	4436	4265	96.1
<b>TAMILNADU</b>	<b>6214</b>	<b>285337</b>	<b>321418</b>	<b>112.6</b>

Source: Quarterly Statistics on Deposits and Credits of Scheduled Commercial Banks, March 2010

## 25.10 GROSS BANK CREDIT

(Rs. in Crores)

Region	2008-09		2009-10	
	Tamil Nadu	All India	Tamil Nadu	All India
Rural	19375	208694	24114	249804
Semi Urban	36835	266736	45162	320372
Urban	} 212754	2382905	76308	559330
Metropolitan			175834	2216113
Total	268964	2858335	321418	3345619

Source: Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks – March 2010 (RBI)

25.11 CREDIT PER BANK BRANCH - TAMIL NADU

(Rs. in Lakhs)

Region	2008-09	2009-10
Rural	1139.03	1369.34
Semi Urban	2511.22	2272.87
Urban	} 9174.38	5481.90
Metropolitan		16371.88
State	-	5172.48

Source: Qty Statistics on Deposits and Credits of Scheduled Comm. Banks – March 2010 (RBI)

25.12 CREDIT-DEPOSIT RATIO

(Percentage)

Region	2008-09		2009-10	
	Tamil Nadu	All India	Tamil Nadu	All India
Rural	86.47	57.09	93.8	59.0
Semi Urban	78.67	50.14	83.7	51.8
Urban	} 119.68	78.36	109.1	58.8
Metropolitan			129.5	84.9
State	108.89	72.57	112.6	72.7

Source: Quarterly Statistics on Deposits and Credits of Scheduled Commercial Banks March 2010 (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)
2001-02	4751 (-0.5)	7464154 (17.6)	6291374 (9.4)	84.00
2002-03	4727 (-0.5)	8571634 (14.8)	7415707 (17.9)	86.50
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)
2009-10 (Rs. in crores)	6214 (6.39)	285337 (15.52)	321418 (19.50)	112.60 (3.41)

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

Source: Quarterly Statistics on Deposits & Credits of Scheduled Commercial Banks -March-2010 (RBI)

**25.14 DISTRICT WISE STATISTICAL DATA ON THE OPERATION OF  
COMMERCIAL BANKS OUTSTANDING AS AT THE END OF MARCH 2010**

(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>Metro politan</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	1083	1083	138900.96
2. Kancheepuram	106	126	118	0	350	13661.82
3. Thiruvallur	63	73	71	0	207	7420.02
4. Cuddalore	55	71	39	0	165	5142.06
5. Villupuram	109	60	0	0	169	2315.61
6. Vellore	100	80	56	0	236	5131.46
7. Thiruvannamalai	61	39	20	0	120	2001.58
8. Salem	67	52	97	0	216	6551.19
9. Namakkal	63	71	0	0	134	3634.36
10. Dharmapuri	42	32	0	0	74	1220.70
11. Krishnagiri	54	62	0	0	116	2346.64
12. Erode	74	79	49	0	202	5815.83
13. Coimbatore	68	131	238	0	437	20255.89
14. Tiruppur	60	44	79	0	183	7254.99
15. The Nilgiris	20	76	0	0	96	1857.46
16. Tiruchirappalli	65	68	99	0	232	8419.33
17. Karur	47	52	0	0	99	2081.21
18. Ariyalur	28	25	0	0	53	470.20
19. Perambalur	26	18	0	0	44	779.04
20. Pudukottai	89	36	0	0	125	1892.72
21. Thanjavur	55	62	74	0	191	4880.85
22. Nagapattinam	60	49	0	0	109	2685.86
23. Thiruvaur	45	45	0	0	90	1757.18
24. Madurai	70	42	156	0	268	9403.36
25. Theni	30	73	0	0	103	1279.96
26. Dindigul	70	46	49	0	165	3208.04
27. Ramanathapuram	56	41	0	0	97	1630.72
28. Virudhunagar	56	68	27	0	151	3693.37
29. Sivagangai	72	78	0	0	150	2949.26
30. Tirunelveli	86	89	69	0	244	5794.78
31. Thoothukudi	62	62	66	0	190	4105.11
32. Kanyakumari	30	81	69	0	180	4368.12
<b>Total</b>	<b>1889</b>	<b>1931</b>	<b>1376</b>	<b>1083</b>	<b>6279</b>	<b>282909.68</b>

**25.14 DISTRICT WISE STATISTICAL DATA ON THE OPERATION OF COMMERCIAL BANKS OUTSTANDING AS AT THE END OF MARCH 2010 (Contd.)**

(Amount Rs. in Crores)

<i>District</i>	<i>Advances</i>	<i>CDR</i>	<i>Total PSA</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	166699.42	120	35440.70	23.53	10399.60
2. Kancheepuram	6812.05	50	4134.97	78.13	1278.01
3. Thiruvallur	4558.85	61	2878.10	79.09	770.04
4. Cuddalore	3842.75	75	2436.40	73.79	1483.15
5. Villupuram	3125.81	135	2503.05	93.45	1740.35
6. Vellore	4047.61	79	3109.30	87.48	1460.87
7. Thiruvannamalai	1585.86	79	1420.67	92.46	907.68
8. Salem	6906.76	105	4439.02	76.91	1994.20
9. Namakkal	3637.90	100	2435.50	80.46	1395.04
10. Dharmapuri	1736.98	142	1463.56	105.19	998.93
11. Krishnagiri	2635.00	112	2095.56	94.00	1202.75
12. Erode	6714.80	115	4034.62	79.63	1743.54
13. Coimbatore	28814.12	142	10629.33	40.52	3074.72
14. Tiruppur	11752.43	162	5383.40	79.17	1092.86
15. The Nilgiris	1197.47	64	941.67	85.68	480.35
16. Tiruchirappalli	6405.45	76	4169.22	77.76	1742.49
17. Karur	2453.18	118	1825.52	85.25	672.37
18. Ariyalur	591.37	126	540.11	107.92	378.48
19. Perambalur	873.66	112	691.52	105.10	583.04
20. Pudukottai	1598.63	84	1306.87	101.76	938.40
21. Thanjavur	3980.11	82	2908.94	88.35	1723.89
22. Nagapattinam	1616.21	60	1112.90	76.10	775.43
23. Thiruvarur	1183.65	67	970.36	96.07	626.98
24. Madurai	8783.74	93	4475.50	58.19	2094.23
25. Theni	1697.02	133	1437.69	68.53	871.84
26. Dindigul	3672.32	114	2492.93	78.47	1404.23
27. Ramanathapuram	1489.86	91	1284.72	114.54	819.86
28. Virudhunagar	6091.50	165	3299.76	56.11	1183.71
29. Sivagangai	2092.02	71	1859.93	106.61	1125.91
30. Tirunelveli	4500.90	78	3480.57	87.60	1797.02
31. Thoothukudi	3275.99	80	1923.74	69.93	918.77
32. Kanyakumari	4249.13	97	3111.62	98.96	2030.70
<b>Total</b>	<b>308622.55</b>	<b>109</b>	<b>120237.75</b>	<b>44.61</b>	<b>49709.44</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 2010 (Contd.)**

(Amount Rs. in Crores)

<i>District</i>	<i>% of Agri. Advance to Total Advance</i>	<i>MSE</i>	<i>Micro Credit</i>	<i>State Spon. Orgs. for SC / ST</i>	<i>Edu- cation</i>	<i>Housing</i>
<i>1</i>	<i>13</i>	<i>14</i>	<i>15</i>	<i>16</i>	<i>17</i>	<i>18</i>
1. Chennai	6.90	13790.37	417.31	0.00	1805.83	9027.59
2. Kancheepuram	24.15	1363.77	195.11	0.00	319.79	978.29
3. Thiruvallur	21.16	926.63	146.82	0.00	314.12	720.49
4. Cuddalore	44.92	230.12	81.77	0.00	235.30	406.06
5. Villupuram	64.98	276.57	62.21	0.00	211.36	212.56
6. Vellore	41.10	587.51	276.44	0.00	284.81	499.67
7. Thiruvannamalai	59.07	322.66	12.54	0.00	71.09	106.70
8. Salem	34.55	1377.01	122.81	0.00	315.28	629.72
9. Namakkal	46.09	612.31	62.13	0.00	140.08	225.94
10. Dharmapuri	71.80	186.25	67.80	0.00	128.19	82.39
11. Krishnagiri	53.95	434.11	86.57	0.00	148.91	232.22
12. Erode	34.41	1376.91	82.66	0.00	268.52	562.99
13. Coimbatore	11.72	5547.82	0.00	0.00	506.20	1500.59
14. Tiruppur	16.07	4037.27	16.27	0.00	100.53	136.47
15. The Nilgiris	43.70	112.85	80.20	0.00	106.27	162.00
16. Tiruchirappalli	32.50	1446.21	215.74	0.00	287.31	477.47
17. Karur	31.40	879.02	9.35	0.00	116.35	148.43
18. Ariyalur	75.62	65.92	10.29	0.00	47.14	38.28
19. Perambalur	88.61	37.08	3.67	0.00	38.24	29.49
20. Pudukottai	73.07	206.54	63.95	0.00	19.19	78.79
21. Thanjavur	52.36	452.82	77.82	0.00	227.18	427.23
22. Nagapattinam	53.03	131.41	44.51	0.00	77.29	84.16
23. Thiruvarur	62.07	128.97	44.63	0.00	87.33	82.45
24. Madurai	27.23	1130.47	35.55	0.00	331.39	883.86
25. Theni	41.56	377.01	48.49	0.00	76.39	63.96
26. Dindigul	44.20	584.50	82.49	0.00	159.39	262.32
27. Ramanathapuram	73.09	274.87	15.63	0.00	58.33	116.03
28. Virudhunagar	20.13	1661.67	24.06	0.00	146.59	283.73
29. Sivagangai	64.54	311.63	40.90	0.00	131.82	249.67
30. Tirunelveli	45.23	847.25	213.28	0.00	219.28	403.74
31. Thoothukudi	33.40	586.59	53.20	0.00	115.30	249.88
32. Kanyakumari	64.58	403.99	94.03	0.00	251.22	33.68
<b>Total</b>	<b>18.44</b>	<b>40708.11</b>	<b>2788.33</b>	<b>0.00</b>	<b>7346.03</b>	<b>19685.85</b>

**25.14 DISTRICT WISE STATISTICAL DATA ON THE OPERATION OF COMMERCIAL BANKS OUTSTANDING AS AT THE END OF MARCH 2010 (Concl.d.)**

(Amount Rs. in Crores)

<i>District</i>	<i>WS. Advance</i>	<i>DRI</i>	<i>SC / ST</i>	<i>SGSY</i>
<i>1</i>	<i>19</i>	<i>20</i>	<i>21</i>	<i>22</i>
1. Chennai	7705.85	12.65	670.40	-
2. Kancheepuram	1049.64	3.67	208.84	85.76
3. Thiruvallur	313.67	1.53	42.89	20.72
4. Cuddalore	859.88	1.65	192.87	26.25
5. Villupuram	900.36	8.62	191.84	44.20
6. Vellore	657.69	6.07	348.90	12.78
7. Thiruvannamalai	92.70	1.67	51.43	21.10
8. Salem	1136.16	11.79	155.24	74.65
9. Namakkal	480.16	1.44	75.30	18.41
10. Dharmapuri	606.58	0.58	65.11	29.79
11. Krishnagiri	883.62	0.02	118.27	11.57
12. Erode	1190.86	5.78	47.34	7.49
13. Coimbatore	918.61	8.27	258.09	55.76
14. Tiruppur	309.91	0.44	65.79	8.45
15. The Nilgiris	129.41	0.51	105.10	7.01
16. Tiruchirappalli	990.93	3.83	229.72	16.78
17. Karur	279.67	1.62	46.76	25.10
18. Ariyalur	235.75	1.02	27.78	1.39
19. Perambalur	307.44	1.82	55.94	11.47
20. Pudukottai	319.73	11.98	43.96	18.16
21. Thanjavur	993.03	9.38	63.79	16.70
22. Nagapattinam	190.96	5.83	127.35	26.95
23. Thiruvarur	711.89	3.52	37.98	21.03
24. Madurai	1241.37	9.48	185.39	25.06
25. Theni	528.02	1.95	80.83	6.07
26. Dindigul	706.52	3.48	155.43	17.72
27. Ramanathapuram	399.76	0.83	178.01	11.70
28. Virudhunagar	419.94	5.52	182.96	2.91
29. Sivagangai	853.61	9.14	461.18	11.04
30. Tirunelveli	1018.44	2.23	194.47	28.68
31. Thoothukudi	544.25	0.93	117.93	4.89
32. Kanyakumari	846.54	3.25	101.39	17.42
<b>Total</b>	<b>27822.95</b>	<b>140.50</b>	<b>4888.28</b>	<b>687.01</b>

Source: State Level Banker's Committee, Tamil Nadu

**25.15 MAJOR SECTOR-WISE ALLOCATION AND ACHIEVEMENT UNDER  
ANNUAL CREDIT PLAN (ACP) BY DISTRICTS 2009-10**

(Rs. in Crores)

<i>District</i>	<i>ALLOCATION</i>			
	<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	452.09	270.10	463.69	1185.88
2. Thiruvallur	454.86	174.83	236.73	866.42
3. Cuddalore	925.37	65.25	296.77	1287.39
4. Villupuram	1070.04	46.56	135.73	1252.33
5. Vellore	775.26	79.83	649.13	1504.22
6. Thiruvannamalai	767.33	43.05	145.19	955.57
7. Salem	871.73	197.90	345.53	1415.16
8. Namakkal	767.23	211.74	309.40	1288.37
9. Dharmapuri	544.53	54.84	189.65	789.02
10. Krishnagiri	646.27	157.92	280.57	1084.76
11. Coimbatore	1427.99	1749.00	903.00	4079.99
12. Tiruppur	756.99	2858.00	385.00	3999.99
13. Erode	1120.01	910.90	545.85	2576.76
14. The Nilgiris	381.13	122.72	128.14	631.99
15. Tiruchirappalli	809.82	170.28	461.35	1441.45
16. Karur	466.13	490.84	185.39	1142.36
17. Perambalur	239.75	19.23	43.38	302.36
18. Ariyalur	312.17	14.41	61.42	388.00
19. Pudukottai	686.96	50.20	96.34	833.50
20. Thanjavur	920.20	127.88	219.08	1267.16
21. Nagapattinam	539.54	24.86	136.90	701.30
22. Thiruvarur	516.81	21.42	120.73	658.96
23. Madurai	1124.00	325.61	398.46	1848.18
24. Theni	690.90	63.94	178.08	932.11
25. Dindigul	852.48	130.92	361.17	1344.57
26. Ramanathapuram	445.42	56.18	188.51	690.11
27. Virudhunagar	474.92	664.97	277.99	1417.88
28. Sivagangai	519.13	125.98	275.77	920.88
29. Tirunelveli	1215.88	234.83	433.13	1883.84
30. Thoothukudi	694.60	418.59	736.89	1850.08
31. Kanyakumari	1063.02	125.45	371.83	1560.30
<b>Total</b>	<b>22531.86</b>	<b>10008.23</b>	<b>9560.80</b>	<b>42100.89</b>

OPS : Other Priority Sector

**25.15 MAJOR SECTOR-WISE ALLOCATION AND ACHIEVEMENT UNDER ANNUAL CREDIT PLAN (ACP) BY DISTRICTS 2009-10 (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	481.52	293.91	489.77	1265.20
2. Thiruvallur	493.82	205.54	380.24	1079.60
3. Cuddalore	1134.04	30.04	318.40	1482.48
4. Villupuram	967.29	46.83	194.47	1208.59
5. Vellore	986.18	203.63	1143.15	2332.96
6. Thiruvannamalai	750.84	34.84	155.64	941.32
7. Salem	816.34	106.87	292.18	1215.39
8. Namakkal	769.14	78.26	248.08	1095.48
9. Dharmapuri	530.33	41.45	195.09	766.87
10. Krishnagiri	692.06	114.21	328.09	1134.36
11. Coimbatore	1523.61	1780.00	950.00	4253.61
12. Tiruppur	745.59	2858.30	396.55	4000.43
13. Erode	1199.52	920.00	567.00	2686.52
14. The Nilgiris	401.00	123.00	132.00	656.00
15. Tiruchirappalli	1021.15	149.34	505.30	1675.79
16. Karur	526.93	489.89	163.38	1180.20
17. Perambalur	255.19	10.34	29.68	295.21
18. Ariyalur	230.49	11.98	38.03	280.50
19. Pudukottai	716.54	35.75	175.14	927.43
20. Thanjavur	987.64	101.79	243.15	1332.58
21. Nagapattinam	697.32	18.75	133.83	849.90
22. Thiruvarur	558.41	15.00	121.44	694.85
23. Madurai	1200.76	331.76	409.86	1942.38
24. Theni	732.92	67.75	162.02	962.69
25. Dindigul	916.48	134.45	361.36	1412.29
26. Ramanathapuram	486.89	35.90	155.65	678.44
27. Virudhunagar	943.82	702.55	681.13	2327.50
28. Sivagangai	601.20	57.38	238.46	897.04
29. Tirunelveli	971.16	173.71	330.82	1475.69
30. Thoothukudi	955.81	163.05	485.58	1604.44
31. Kanyakumari	1760.24	100.82	409.72	2270.78
<b>Total</b>	<b>25054.23</b>	<b>9437.08</b>	<b>10435.21</b>	<b>44926.52</b>

**25.15 MAJOR SECTOR-WISE ALLOCATION AND ACHIEVEMENT UNDER  
ANNUAL CREDIT PLAN (ACP) BY DISTRICTS 2009-10 (Concl.)**

(% of Achievement)

<i>District</i>	<i>PERCENTAGE OF ACHIEVEMENT</i>			
	<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	107	109	106	107
2. Thiruvallur	109	118	161	125
3. Cuddalore	123	46	107	115
4. Villupuram	90	101	143	97
5. Vellore	127	255	176	155
6. Thiruvannamalai	98	81	107	99
7. Salem	94	54	85	86
8. Namakkal	100	37	80	85
9. Dharmapuri	97	76	103	97
10. Krishnagiri	107	72	117	105
11. Coimbatore	107	102	105	104
12. Tiruppur	98	100	103	100
13. Erode	107	101	104	104
14. The Nilgiris	105	100	103	104
15. Tiruchirappalli	126	88	110	116
16. Karur	113	100	88	103
17. Perambalur	106	54	68	98
18. Ariyalur	74	83	62	72
19. Pudukottai	104	71	182	111
20. Thanjavur	107	80	111	105
21. Nagapattinam	129	75	98	121
22. Thiruvarur	108	70	101	105
23. Madurai	107	102	103	105
24. Theni	106	106	91	103
25. Dindigul	108	103	100	105
26. Ramanathapuram	109	64	83	98
27. Virudhunagar	199	106	245	164
28. Sivagangai	116	46	86	97
29. Tirunelveli	80	74	76	78
30. Thoothukudi	138	39	66	87
31. Kanyakumari	166	80	110	146
<b>Total</b>	<b>111</b>	<b>94</b>	<b>109</b>	<b>107</b>

OPS: Other Priority Sector

Source: State Level Banker's Committee – 114<sup>th</sup> Meeting Tamil Nadu

**25.16 ADVANCES BY SCHEDULED COMMERCIAL BANKS TOWARDS  
PRIORITY SECTORS IN TAMIL NADU MARCH 2008-09**

<i>Items</i>	<i>(Rs. in Crores)</i>	
	<i>No. of Accounts</i>	<i>Amount Outstanding</i>
1. Agriculture and Allied activities	5314272	30974
a. Direct	5264249	24505
b. Indirect	50023	6469
2. Small Scale Industries (SSI)	483276	26465
3. Of Total SSI advances Term Loans	68227	3825
4. Of Term Loans (SSI) compo. Loans to Artisan, Village and Cottage Industries	21440	634
5. Advances to Small Scale Industries	483276	2645
6. Retail Trade	350772	4951
7. Educational Loan	314923	3592
8. SC/ST Orgn. for on lending to other priority sector.	831573	3281
9. SSO for SC/ST for purchase and supply of input	202	2
10. Total Housing Loans	357134	18517
11. Advances to Self Help Group	186480	5650
12. Advances to Food and Agro based processing sector not satisfying SSI norms	8867	538

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

*Note : SSO – State Sponsored Organisations*

**25.17 OCCUPATION-WISE OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS IN TAMIL NADU MARCH 2009**

(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>55,37,882</b>	<b>39055,67</b>	<b>33887,98</b>
1. Direct Finance	54,20,997	31032,85	27444,41
2. Indirect Finance	1,16,885	8022,82	6443,58
<b>II INDUSTRY</b>	<b>3,69,168</b>	<b>155776,94</b>	<b>105432,05</b>
1. Mining & Quarrying	2,598	5288,07	3483,51
2. Food Manufacturing & Processing	21,923	8189,27	5842,35
a. Rice Mills, Flour & Dal Mills	4,124	942,76	747,92
b. Sugar	263	2969,88	2202,67
c. Edible Oils & Vanaspati	2,204	558,02	409,06
d. Tea Processing	3,216	324,23	197,50
e. Processing of Fruits & Vegetables	419	280,49	195,85
f. Others	11,697	3113,89	2089,34
3. Beverage & Tobacco	573	999,72	806,32
4. Textiles	1,02,909	40820,97	26522,75
a. Cotton Textiles	41,382	26906,84	17528,78
b. Jute & Other Natural Fibre Textiles	636	162,12	130,40
c. Handloom Textiles & Khadi	4,635	523,39	430,78
d. Other Textiles & Textile Products	56,256	13228,63	5432,80
5. Paper, Paper products & Printing	15,260	3570,27	2564,90
6. Woods and Woods Products	3,291	553,60	472,06
7. Leather & Leather Products	14,129	3653,75	1845,88
8. Gems and Jewellery	12,635	1142,57	920,43
9. Rubber & Plastic Products	5,755	2784,14	1734,56
10. Chemicals & Chemical Products	16,843	8754,92	6196,88
a. Heavy Industrial Chemicals	860	1526,12	1103,35
b. Fertilizers	3,447	669,63	548,57
c. Drugs & Pharmaceuticals	4,650	2719,90	1993,17
d. Non-Edible Oils	117	124,82	114,93
e. Other Chemicals & Chemical Products	7,769	3714,45	2436,85
11. Petroleum, Coal Products & Nuclear Fuels	330	3231,78	1390,18
12. Manufacture of Cement & Cement products	1,752	3712,98	2828,19

**25.17 OCCUPATION-WISE OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS IN TAMIL NADU MARCH 2009 (Concl.d.)**

(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>
13. Basic Metals & Metal Products	16,834	15392,06	10889,29
a. Iron & Steel	3,298	5147,62	3921,53
b. Non-Ferrous Metals	906	1948,65	1111,26
c. Metal Products	12,630	8295,79	5856,50
14. Engineering	29,802	10705,81	7464,18
a. Heavy Engineering	3,019	2893,10	2154,63
b. Light Engineering	18,145	4222,16	2676,57
c. Electrical Machinery & Goods	6,208	2356,51	1703,00
d. Electronic Machinery & Goods	2,430	1234,04	929,99
15. Vehicles, Vehicle Parts & Transport Equipments	7,404	11358,49	6857,91
16. Other Industries	82,128	8797,67	6346,53
17. Electricity, Gas & Water	1,024	10597,76	6783,62
a. Electricity Generation & Transmission	359	8178,05	5420,85
b. Non-Conventional Energy	292	1873,06	953,20
c. Gas, Steam & Water Supply	373	546,65	409,57
18. Construction	33,978	16223,12	12482,52
a. Other than infrastructure	21,706	6520,39	5026,20
b. Infrastructure Construction	12,272	9702,73	7456,32
III TRANSPORT OPERATORS	45,109	6248,38	4764,50
IV PROFESSIONAL AND OTHER SERVICES	3,17,296	37657,74	27947,29
1. Professional Services	53,327	7137,77	4897,58
2. Tourism, Hotel & Restaurants	11,139	2942,54	1727,63
3. Recreation Services	5,431	957,31	753,81
4. IT and Telecommunications	952	4231,09	3385,97
5. Others	2,46,447	22389,03	17182,30
V PERSONAL LOANS	51,26,936	97521,39	64573,26
1. Housing	4,98,252	36399,34	29685,15
2. Consumer Durables	76,104	553,99	431,60
3. Vehicles	4,04,480	7457,77	4719,34
4. Education	3,84,836	6004,49	4374,20
5. Personal Credit Cards	15,91,126	23831,21	8006,89
6. Others	21,72,138	23274,60	17356,09
VI TRADE	5,27,122	29372,49	22486,46
1. Wholesale Trade	41,390	11843,74	8673,27
2. Retail Trade	4,85,732	17528,75	13813,19
VII FINANCE	1,08,330	17153,27	12692,06
VIII ALL OTHERS	9,97,242	16273,41	11061,20
<b>TOTAL BANK CREDIT:</b>	<b>1,30,29,085</b>	<b>399059,30</b>	<b>282844,80</b>

Source: Basic Statistical Return-1