

25. INSTITUTIONAL FINANCE
25.1 BANKING DEVELOPMENT - KEY INDICATORS

(At the end of March 2021)

<i>Indicators</i>	<i>Unit</i>	<i>2019-20</i>		<i>2020-21</i>	
		<i>Tamil Nadu</i>	<i>All India</i>	<i>Tamil Nadu</i>	<i>All India</i>
<i>1</i>	<i>2</i>	<i>5</i>	<i>6</i>		
1. Bank Offices	Nos.	11523	148904	11692	150207
2. Population Served Per Bank Office *	Nos.	6261	8132	6171	8061
3. Aggregate Bank Deposits	Rs. in Cr.	900510.5	13750145.6	1020907.2	15439970.4
4. Gross Bank Credit	Rs. in Cr.	965899.7	10449562.2	1036273.7	11035346.6
5. Credit Deposit Ratio	Percentage	107.3	76.0	101.5	71.5

* Based on 2011 Census Population, Govt. of India.

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, March 2020.

25.2 NUMBER OF COMMERCIAL BANKS IN TAMIL NADU

(At the end of March 2021)

<i>Bank Group</i>	<i>Bank Offices</i>	
	<i>2019-20</i>	<i>2020-21</i>
1. Nationalized Banks	4475	5323
2. State Bank of India	1290	1387
3. Foreign Banks	35	343
4. Regional Rural Banks	645	653
5. Private Sector Banks	3526	3685
6.Small Finance Banks	721	759
7.Payment Banks	37	37
Total	10729	12187

Source : 1.Basic Statistical Returns of Scheduled Commercial Banks in India, March 2020

25.3 DEPOSITS OF SCHEDULED COMMERCIAL BANKS IN TAMIL NADU

(At the end of March 2021)

Type of Deposits	2019-20		2020-21	
	No. of Accounts ('000)	Amount (Rs. in lakhs)	No. of Accounts ('000)	Amount (Rs. in lakhs)
1	2	3	4	5
Current	5792.7	8447330.7	5935	101435
Savings	126871.1	28751528.7	129321	334813
Term	17360.4	52704893.7	16565	572483
Total	150024.2	89903753.1	151822	1008731

Source: Reserve Bank of India – BSR Publication,

25.4 PERFORMANCE OF COMMERCIAL BANKS IN TAMIL NADU
(At the end of March 2020)

(Rs. in Crores)

Bank Group	No. of Branches	Deposits	Advances	Investments	C.D. Ratio
1	2	3	4	5	6
SBI Group	1217	160191.00	176738.00	0.00	110
Nationalized Banks	5198	347437.45	374424.54	24499.55	108
Other Public Sector Banks	-	-	-	-	-
Private Sector Banks	4014	320568.14	364508.80	1916.96	114
Regional Rural Banks	632	12463.38	12310.70	747.82	99
Foreign Banks	-	-	-	-	-
Grand Total	11061	840659.97	927982.04	27164.33	110.39

**25.4 PERFORMANCE OF COMMERCIAL BANKS IN TAMIL NADU
(At the end of March 2020) (Contd.)**

(Rs. in Crores)

<i>Bank Group</i>	<i>Cr. + Invest Dep. Ratio</i>	<i>P.S. Advances</i>	<i>% of PSA</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	110	50557.55	31.26	24272.31	15.01
Nationalized Banks	115	216355.55	62.05	103354.48	29.64
Other Public Sector Banks	-	-	-	-	-
Private Sector Banks	114	145582.99	43.87	52087.44	15.70
Regional Rural Banks	105	11817.53	104.49	10373.10	91.72
Foreign Banks	-	-	-	-	-
Total	113.62	424313.62	49.71	190087.33	22.27

**25.4 PERFORMANCE OF COMMERCIAL BANKS IN TAMIL NADU
(At the end of March 2020) Contd.**

(Rs. in Crores)

<i>Bank Group</i>	<i>MSE</i>	<i>W.S. Advances</i>	<i>DRI Advances</i>	<i>SC/ST</i>
<i>1</i>	<i>12</i>	<i>13</i>	<i>14</i>	<i>15</i>
SBI Group	13895.32	17291.37	6.23	792.14
Nationalized Banks	76425.02	87959.53	178.12	16532.76
Other Public Sector Banks	-	-	-	-
Private Sector Banks	77212.20	35483.67	0.45	3715.24
Regional Rural Banks	1209.07	7432.98	0.00	3545.26
Foreign Banks	-	-	-	-
Total	168741.61	148167.55	184.80	24585.40

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

25.5 NUMBER OF REPORTING BANK OFFICES

(In Numbers)

Region	2019-20		2020-21	
	Tamil Nadu	All India	Tamil Nadu	All India
Rural	3027	28135	3071	28048
Semi Urban	4240	52098	4329	52538
Urban	1644	41738	1673	42389
Metropolitan	2612	26933	2619	27232
Total	11523	148904	11692	150207

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, March 2021.

25.6 POPULATION SERVED PER BANK REPORTING OFFICE*

(In Numbers)

Year	Tamil Nadu	All India
2008-09	10684	13012
2009-10	10043	12247
2010-11	10928	13581
2011-12	9946	12598
2012-13	9213	11565
2013-14	8313	10449
2014-15	7642	9615
2015-16	7259	9130
2016-17	6934	8787
2017-18	6623	8531
2018-19	6438	8327
2019-20	6261	8132
2020-21	6171	8061

Source: Quarterly Statistical Returns of Scheduled Commercial Banks in India—March 2021 RBI.

* - Worked out based on Population Census 2011, Government of India.

25.7 PER BANK DEPOSITS – TAMIL NADUA

<i>Region</i>	<i>2019-20</i> <i>(Rs. in Mn)</i>	<i>2020-21</i> <i>(Rs. in Mn)</i>
Rural	253.09	287.50
Semi Urban	467.94	506.08
Urban	860.80	937.40
Metropolitan	1852.90	2125.65
State	781.49	873.17

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, March 2021

25.8 AGGREGATE BANK DEPOSITS

(Rs. in Crores)

<i>Region</i>	<i>2019-20</i>		<i>2020-21</i>	
	<i>Tamil Nadu</i>	<i>All India</i>	<i>Tamil Nadu</i>	<i>All India</i>
Rural	76610.3	1566331.3	88290.5	1674636.2
Semi Urban	198407.1	2316624.1	219081.2	2532457.1
Urban	141515.2	2980019.3	156827.2	3319908.1
Metropolitan	483977.9	6887170.9	556708.3	7912968.9
Total *	900510.5	13750145.6	1020907.2	15439970.4

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

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, March 2021.

**25.9 BANKING DEVELOPMENT IN SELECTED DISTRICTS 2020-21 –
TAMIL NADU**

(At the end of March 2021)

	<i>Name of the District</i>	<i>Number of Bank Offices</i>	<i>Deposit (Rs. In Crore)</i>	<i>Credit (Rs. In Crore)</i>	<i>Credit – Deposit ratio (in percent)</i>
1.	Chennai	1612	444338.4	443823.0	99.9
2.	Kancheepuram	854	73552.2	51299.9	69.7
3.	Thiruvavur	179	6372.3	6452.8	101.3
4.	Cuddalore	314	14849.8	16547.3	111.4
5.	Villupuram	324	9952.5	16270.9	163.5
6.	Vellore	449	22089.8	20970.9	94.9
7.	Thoothukudi	248	14340.1	13378.8	93.3
8.	Ramanathapuram	145	5242.3	6906.6	131.7
9.	Namakkal	277	13800.4	16981.7	123.1
10.	Dharmapuri	144	4561.1	9127.2	200.1
11.	Krishnagiri	238	10865.6	15901.2	146.3
12.	Erode	425	23861.7	25667.8	107.6
13.	Coimbatore	894	84517.7	80857.2	95.7
14.	Thiruvannamalai	236	8395.9	11272.0	134.3
15.	Thanjavur	376	18515.3	19013.4	102.7
16.	Thiruppur	406	24591.4	34822.9	141.6
17.	Karur	157	6628.9	9612.6	145.0
18.	Nilgiris	117	5716.3	4312.8	75.4
19.	Ariyalur	88	2448.4	4800.5	196.1
20.	Perambalur	81	2581.2	4470.8	173.2
21.	Sivagangai	258	9904.2	10143.1	102.4
22.	Nagapattinam	150	6955.6	5902.2	84.9
23.	Thiruchirapalli	454	31999.2	26372.9	82.4
24.	Madurai	522	32324.5	32156.3	99.5
25.	Theni	188	6144.3	10139.8	165.0
26.	Dindugul	302	11470.2	15141.3	132.0
27.	Pudukottai	201	6926.4	9463.3	136.6
28.	Virudunagar	258	14739.2	14638.8	99.3
29.	Salem	454	27137.4	28908.5	106.5
30.	Thiruvallur	510	36047.1	28005.4	77.7
31.	Thirunelveli	458	21964.8	21548.3	98.1
32.	Kanniyakumari	315	16093.6	19266.6	119.7
33.	Mayiladuthurai	58	1979.3	2097.0	105.9
	TAMILNADU	11692	1020907.2	1036273.7	101.5

Source: 1. Basic Statistical Returns of Scheduled Commercial Banks in India, March 2021.

2. Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, March 2021.

25.10 GROSS BANK CREDIT

(Rs. In Crores)

Region	2019-20		2020-21	
	Tamil Nadu	All India	Tamil Nadu	All India
Rural	93443.4	908972.7	115380.4	1040792.7
Semi Urban	200408.3	1316177.7	238776.4	1504326.8
Urban	126219.9	1609850.7	141501.8	1760804.0
Metropolitan	545828.1	6614561.1	540615.1	6729423.1
Total	965899.7	10449562.2	1036273.7	11035346.6

Source: Note: As per place of utilization of credit

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, March 2021.

25.11 CREDIT PER BANK REPORTING OFFICE – TAMIL NADU

Region	2019-20 (Rs. In Crores)	2020-21 (Rs. In Crores)
Rural	30.9	37.6
Semi Urban	47.3	55.2
Urban	76.8	84.6
Metropolitan	209.0	206.4
State	83.8	88.6

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, March 2021.

25.12 CREDIT-DEPOSIT RATIO

(Percentage)

Region	2019-20		2020-21	
	Tamil Nadu	All-India	Tamil Nadu	All-India
Rural	122.0	58.0	130.7	62.2
Semi Urban	101.0	56.8	109.0	59.4
Urban	89.2	54.0	90.2	53.0
Metropolitan	112.8	96.0	97.1	85.0
State	107.3	76.0	101.5	71.5

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, March 2021.

25.13 TREND OF BANKING DEVELOPMENT IN TAMIL NADU

Year	Number of Bank Offices	Aggregate Deposits (Rs. In Crores)	Gross Bank Credit (Rs. In Crores)	Credit Deposit Ratio (%)
2005-06	4880 (1.1)	133418 (13.8)	141255 (21.5)	105.87
2006-07	5070 (3.9)	163166 (22.2)	183161 (29.7)	112.25
2007-08	5441 (7.31)	199949 (22.54)	226830 (23.84)	113.40 (1.06)
2008-09	5841 (7.35)	246992 (23.52)	268963 (18.57)	108.89 (-4.01)
2009-10	6214 (6.39)	285337 (15.52)	321418 (19.50)	112.60 (3.41)
2010-11	6645 (6.94)	334167 (17.11)	394358 (22.69)	118.01 (4.81)
2011-12	7253 (9.1)	401182 (20.1)	466031 (18.2)	116.2 (-1.6)
2012-13	7830 (8.0)	446577 (11.3)	549245 (17.9)	123 (5.9)
2013-14	8678 (10.8)	510694 (14.3)	608006 (10.6)	119.1 (-3.1)
2014-15	9441 (8.8)	545350 (6.8)	651619 (7.2)	119.4 (0.25)
2015-16	9939	604539	682310	113
2016-17	10405	671756.4	715725.4	106.5
2017-18	10893	716716	794182	111
2018-19	11206 (3)	798738 (11)	891030 (846)	112
2019-20	11523	900510.5	965899.7	107.3
2020-21	11692	1020907.2	1036273.7	101.5

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

Source: Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks – March 2021 RBI.

25.14 DISTRICT WISE STATISTICAL DATA ON THE OPERATION OF COMMERCIAL BANKS - OUTSTANDING AS AT THE END OF MARCH 2021

(Amount Rs. in Crores)

District		No. of Branches					Deposits
		Rural	Semi Urban	Urban	Metro-polita n	Total	
1		2	3	4	5	6	7
1.	CHENNAI	0	0	0	1599	1599	384242.8
2.	ARIYALUR	52	37	0	0	89	2256.26
3.	CHENGALPATTU*	73	207	52	67	399	37535.09
4.	COIMBATORE	159	303	453	0	915	82687.59
5.	CUDDALORE	108	117	62	0	287	13640.75
6.	DHARMAPURI	69	75	0	0	144	4292.13
7.	DINDIGUL	99	145	58	0	302	11483.69
8.	ERODE	129	203	98	0	430	23262.95
9.	KALLAKURICHI	52	51	2	0	105	5641.24
10	KANCHEEPURAM	99	196	96	94	485	18105.00
11	KANYAKUMARI	100	149	66	0	315	15149.53
12	KARUR	52	108	7	0	167	6545.07
13	KRISHNAGIRI	94	91	53	0	238	11912.51
14	MADURAI	106	109	302	0	517	31379.16
15	NAGAPATTINAM	104	74	25	0	203	8646.48
16	NAMAKKAL	106	172	1	0	279	13865.65
17	NILGIRIS	18	81	1	0	100	5776.81
18	PERAMBALUR	44	38	3	0	85	2533.35
19	PUDUKOTTAI	113	50	34	0	197	6848.30
20	RAMANATHAPUR	69	81	2	0	152	5470.89
21	RANIPET	47	78	24	0	149	5231.02
22	SALEM	89	164	160	0	413	29409.21
23	SIVAGANGA	120	102	32	0	254	9463.75
24	THANJAVUR	141	107	115	0	363	21200.54
25	THENI	30	152	4	0	186	4524.72
26	TENKASI	49	112	7	0	168	10695.59
27	TIRUPATHUR	55	51	23	7	136	2579.79
28	THIRUVANNAMAL	96	90	39	0	225	7729.90
29	TIRUCHIRAPPALL	124	121	184	0	429	32207.15
30	TIRUNELVELI	86	128	107	0	321	24495.30
31	TIRUPPUR	82	163	101	0	346	24069.40
32	TIRUVALLUR	110	233	64	113	520	37477.15
33	TIRUVARUR	87	94	12	0	193	6557.40
34	TUTICORIN	89	95	82	0	266	16215.35
35	VELLORE	72	90	75	0	237	12390.09
36	VILLUPURAM	123	107	2	0	232	6238.50
37	VIRUDHUNAGAR	84	146	30	0	260	13343.77
Total		3130	4320	2376	1880	11706	955103.92

**25.14 DISTRICT WISE STATISTICAL DATA ON THE OPERATION OF
COMMERCIAL BANKS - OUTSTANDING AS AT THE END OF MARCH 2020 (Contd.)**

(Amount Rs. in Crores)

	<i>District</i>	<i>Advances</i>	<i>CDR</i>	<i>Total PSA</i>	<i>% of PSA to Total Advances</i>	<i>Agriculture Advances</i>
	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>
1.	CHENNAI	381615.98	99.32	90683.14	21.91	22792.04
2.	ARIYALUR	4849.94	214.95	4301.68	108.17	2884.27
3.	CHENGALPATTU*	20840.58	55.52	11622.03	0.00	5123.54
4.	COIMBATORE	84482.47	102.17	43832.74	58.74	14598.37
5.	CUDDALORE	15512.28	113.72	9804.21	75.32	5791.75
6.	DHARMAPURI	8142.51	189.71	6445.51	91.76	4711.15
7.	DINDIGUL	15175.78	132.15	10930.31	84.39	6574.60
8.	ERODE	24807.90	106.64	15536.66	68.79	7405.42
9.	KALLAKURICHI	9624.52	170.61	11961.55	0.00	9722.94
10.	KANCHEEPURAM	13226.37	73.05	10997.27	48.27	4818.00
11.	KANYAKUMARI	16414.48	108.35	12582.17	1167.12	8994.18
12.	KARUR	9401.03	143.64	6587.69	77.91	3406.65
13.	KRISHNAGIRI	16577.86	139.16	9902.08	84.42	6144.01
14.	MADURAI	32434.93	103.36	19780.57	69.88	10156.09
15.	NAGAPATTINAM	6498.94	75.16	5610.46	91.11	4185.44
16.	NAMAKKAL	17200.77	124.05	12665.73	82.36	6756.03
17.	NILGIRIS	4431.90	76.72	3329.96	81.39	1748.47
18.	PERAMBALUR	4446.30	175.51	4165.40	107.76	2904.99
19.	PUDUKOTTAI	8787.41	128.32	7469.45	93.96	5121.76
20.	RAMANATHAPURM	6844.88	125.11	5581.21	98.33	4214.91
21.	RANIPET	5881.48	112.43	4390.11	0.00	2416.75
22.	SALEM	26948.78	91.63	16477.78	43.54	7795.24
23.	SIVAGANGA	9359.57	98.90	7356.30	91.14	5579.99
24.	THANJAVUR	29158.72	137.54	26824.87	96.37	18381.24
25.	THENI	6579.96	145.42	4099.12	49.05	2812.84
26.	TENKASI	8899.91	83.21	4347.48	0.00	3086.56
27.	TIRUPATHUR	4989.21	193.40	3592.01	0.00	2668.55
28.	THIRUVANNAMALAI	9628.68	124.56	8009.51	90.76	5505.22
29.	TIRUCHIRAPPALLI	28110.02	87.28	18310.61	55.40	9793.51
30.	TIRUNELVELI	56104.39	229.04	17596.34	72.59	13614.44
31.	TIRUPPUR	35240.79	146.41	23671.38	115.08	7878.94
32.	TIRUVALLUR	32085.59	85.61	12109.33	44.60	3740.41
33.	TIRUVARUR	6539.90	99.73	5326.92	98.04	3793.85
34.	TUTICORIN	15672.38	96.65	11400.74	84.46	6415.93
35.	VELLORE	9904.80	79.94	6328.88	70.73	3513.10
36.	VILLUPURAM	8902.80	142.71	7458.65	57.47	5594.84
37.	VIRUDHUNAGAR	13380.39	100.27	7171.89	54.85	1363.88
	Total	1008704.18	105.61	488261.78	52.56	242009.90

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 2020 (Contd.)**
(Amount Rs. in Crores)

<i>District</i>	<i>% of Agri. Advance to Total Advance</i>	<i>MSME</i>	<i>Export Credit</i>	<i>State Spon.orgs .for SC/ST</i>
<i>1</i>	<i>13</i>	<i>14</i>	<i>15</i>	<i>16</i>
1. CHENNAI	5.51	64321.51	201.62	
2. ARIYALUR	72.53	372.11	391.25	-
3. CHENGALPATTU*	0.00	3736.43	8.45	-
4. COIMBATORE	19.56	21947.84	168.79	-
5. CUDDALORE	44.49	1903.64	96.63	-
6. DHARMAPURI	67.07	952.82	0.50	-
7. DINDIGUL	50.76	2757.95	0.29	-
8. ERODE	32.79	6008.64	37.21	-
9. KALLAKURICHI	0.00	1348.26	65.88	-
10. KANNIYAKUMARI	21.15	2426.40	13.09	-
11. KARUR	834.30	1523.37	51.58	-
12. KRISHNAKIRI	40.29	2166.14	191.93	-
13. MADURAI	52.38	2436.99	3.65	-
14. NAGAPATTINAM	35.88	6392.64	53.80	-
15. NAMAKKAL	67.97	753.98	14.62	-
16. NILKIRIS	43.93	4419.86	19.91	-
17. PERAMBALUR	42.73	468.45	0.00	-
18. PUDUKOTTAI	75.15	698.96	0.00	-
19. RAMANATHAPURAM	64.43	1118.72	7.52	-
20. RANIPET	74.25	697.54	0.01	-
21. SALEM	0.00	1227.30	29.28	-
22. SIVAGANGAI	20.60	6728.41	1.77	-
23. THANJAVUR	69.13	807.14	1.51	-
24. THENI	66.03	6081.83	58.47	-
25. THENKASI	33.66	639.78	0.04	-
26. TIRUPATHUR	0.00	652.05	2.40	-
27. THIRUVANNAMALAI	0.00	500.27	0.00	-
28. TRICHI	62.38	1114.14	0.00	-
29. TIRUNELVELI	29.63	6046.57	20.96	-
30. TIRUPATHUR	56.16	2300.35	4.66	-
31. TIRUVALLUR	38.30	12497.33	1002.36	-
32. TIRUVARUR	13.78	5034.46	0	-
33. TUTIKORAIN	69.83	718.27	0.00	-
34. VELLORE	47.53	3280.86	175.47	-
35. VILLUPURAM	39.26	1702.23	0.05	-
36. VIRDHUNAGAR	43.11	1105.34	0.00	-
37.	10.43	4173.93	107.44	-
Total	26.05	181062.48	2731.15	-

**25.14 DISTRICT WISE STATISTICAL DATA ON THE OPERATION OF
COMMERCIAL BANKS - OUTSTANDING AS AT THE END OF MARCH 2020 (Contd.)
(Amount Rs. in Crores)**

<i>District</i>	<i>Education</i>	<i>Housing</i>	<i>WS. Advance</i>	<i>DRI</i>	<i>SC / ST</i>
<i>1</i>	<i>17</i>	<i>18</i>	<i>19</i>	<i>20</i>	<i>21</i>
1. CHENNAI	800.40	2107.74	53764.34	10.58	14672.93
2. ARIYALUR	318.05	251.75	1380.32	9.63	564.92
3. CHENGALPATTU*	519.26	2047.27	3157.18	3.31	1247.58
4. COIMBATORE	779.95	5892.70	5596.31	5.32	1278.82
5. CUDDALORE	681.00	1115.23	2883.36	5.38	506.60
6. DHARMAPURI	340.00	341.73	3162.79	4.77	745.81
7. DINDIGUL	518.18	962.60	3325.13	4.06	1209.30
8. ERODE	550.63	1433.01	2176.64	1.08	454.70
9. KALLAKURICHI	396.86	319.94	1570.62	4.42	76.70
10. KANCHEEPURAM	525.02	3147.92	1979.17	4.91	241.12
11. KANYAKUMARI	921.08	1040.27	6053.34	3.62	2063.53
12. KARUR	253.41	543.83	1079.20	1.09	360.14
13. KRISHNAGIRI	503.03	780.89	2067.66	0.04	775.58
14. MADURAI	218.74	2934.51	2106.52	2.95	1801.06
15. NAGAPATTINAM	245.53	378.52	410.06	7.02	147.77
16. NAMAKKAL	444.01	937.77	2524.11	2.19	816.74
17. NILGIRIS	499.26	586.44	858.69	1.69	260.97
18. PERAMBALUR	211.61	295.47	1430.96	3.65	277.89
19. PUDUKOTTAI	303.71	813.76	1086.21	1.18	168.73
20. RAMANATHAPURM	161.37	436.47	3349.71	1.84	308.56
21. RANIPET	121.24	447.05	1085.24	0.63	155.49
22. SALEM	552.61	1226.89	3410.92	3.73	599.07
23. SIVAGANGA	202.27	680.62	792.55	8.75	169.19
24. THANJAVUR	902.27	1272.95	11373.95	8.67	1816.28
25. THENI	135.74	403.58	914.33	2.77	439.58
26. TENKASI	218.56	210.40	3822.95	20.18	1448.83
27. TIRUPATHUR	126.31	206.33	1420.04	0.34	851.56
28. THIRUVANNAMALAI	246.59	1042.46	2477.97	2.46	320.14
29. TIRUCHIRAPPALLI	266.04	2044.45	3873.40	1.31	577.98
30. TIRUNELVELI	281.60	1224.76	1710.30	28.04	1430.46
31. TIRUPPUR	524.56	1512.72	3748.64	14.96	529.86
32. TIRUVALLUR	839.46	2416.58	3655.80	1.88	670.71
33. TIRUVARUR	186.36	465.93	2259.42	0.00	309.10
34. TUTICORIN	464.34	911.68	2505.75	9.53	412.64
35. VELLORE	270.10	715.62	1450.90	3.17	134.53
36. VILLUPURAM	227.44	262.45	889.85	7.24	230.68
37. VIRUDHUNAGAR	377.86	960.84	2964.76	1.38	575.07
Total	15134.46	42373.10	148319.11	193.78	38650.61

Source: State Level Banker's Committee, Tamil Nadu

Statistical Hand Book of Tamil Nadu-2020-21

25.15 MAJOR SECTOR-WISE ALLOCATION AND ACHIEVEMENT UNDER ANNUAL CREDIT PLAN (ACP) BY DISTRICTS 2020-21(At the end of March 2021)

(Rs. in 000's)

<i>District</i>	<i>TARGET</i>		
	<i>Priority Sector & others</i>	<i>Non Priority Sector & others</i>	<i>Total</i>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
1. CHENNAI	0	0	0
2. ARIYALUR	0	0	0
3. CHENGALPATTU	0	0	0
4. COIMBATORE	204745300	19722241	224467541
5. CUDDALORE	0	0	0
6. DHARMAPURI	0	0	0
7. DINDIGUL	0	0	0
8. ERODE	120627200	11646417	132273617
9. KALLAKURICHI	0	0	0
10. KANCHEEPURAM	0	0	0
11. KANYAKUMARI	0	0	0
12. KARUR	58842617	4755698	63598315
13. KRISHNAGIRI	0	0	0
14. MADURAI	110030000	9840000	119870000
15. NAGAPATTINAM	0	0	0
16. NAMAKKAL	64613016	9596600	74209616
17. NILGIRIS	0	0	0
18. PERAMBALUR	0	0	0
19. PUDUKOTTAI	0	0	0
20. RAMANATHAPURM	0	0	0
21. RANIPET	41272116	41272116	82544232
22. SALEM	0	0	0
23. SIVAGANGA	0	0	0
24. THANJAVUR	0	0	0
25. THENI	57680000	850000	58530000
26. TENKASI	37453677	3119757	40573434
27. TIRUPATHUR	0	0	0
28. THIRUVANNAMALAI	0	0	0
29. TIRUCHIRAPPALLI	0	0	0
30. TIRUNELVELI	55762513	5038139	60800652
31. TIRUPPUR	125220000	10348800	135568800
32. TIRUVALLUR	0	0	0
33. TIRUVARUR	4303.56	396.44	4700
34. TUTICORIN	79275131	203967341	283242472
35. VELLORE	43019815	2809748	45829563
36. VILLUPURAM	54131783	71137823	125269606
37. VIRUDHUNAGAR	0	0	0
Total	1052677472	394105076.4	1446782548

25.15 MAJOR SECTOR-WISE ALLOCATION AND ACHIEVEMENT UNDER ANNUAL CREDIT PLAN (ACP) BY DISTRICTS 2020-21 (At the end of March 2021) (Contd.)

(Rs. in 000's)

<i>District</i>	<i>ACHIEVEMENT</i>		
	<i>Priority Sector & others</i>	<i>Non Priority Sector & others</i>	<i>Total</i>
<i>1</i>	<i>5</i>	<i>6</i>	<i>7</i>
1. CHENNAI	0	0	0
2. ARIYALUR	0	0	0
3. CHENGALPATTU	0	0	0
4. COIMBATORE	211206564	25669000	236875564
5. CUDDALORE	0	0	0
6. DHARMAPURI	0	0	0
7. DINDIGUL	0	0	0
8. ERODE	129133700	12916879	142050579
9. KALLAKURICHI	0	0	0
10. KANCHEEPURAM	0	0	0
11. KANYAKUMARI	0	0	0
12. KARUR	57723160	4493614	62216774
13. KRISHNAGIRI	0	0	0
14. MADURAI	112202996	10222712	122425708
15. NAGAPATTINAM	0	0	0
16. NAMAKKAL	59452854	8827249	68280103
17. NILGIRIS	0	0	0
18. PERAMBALUR	0	0	0
19. PUDUKOTTAI	0	0	0
20. RAMANATHAPURM	0	0	0
21. RANIPET	69756715	108347431	178104146
22. SALEM	0	0	0
23. SIVAGANGA	0	0	0
24. THANJAVUR	0	0	0
25. THENI	61181188	880643	62061831
26. TENKASI	38202751	2715897	40918648
27. TIRUPATHUR	0	0	0
28. THIRUVANNAMALAI	0	0	0
29. TIRUCHIRAPPALLI	0	0	0
30. TIRUNELVELI	58550639	4307961	62858600
31. TIRUPPUR	129455100	7162100	136617200
32. TIRUVALLUR	0	0	0
33. TIRUVARUR	4221.5266	639.94	4861.4666
34. TUTICORIN	92236515	252348615	344585130
35. VELLORE	40438626	1879119	42317745
36. VILLUPURAM	46198545	86265108	132463653
37. VIRUDHUNAGAR	0	0	0
Total	1105743575	526036967.9	1631780542

25.15 MAJOR SECTOR-WISE ALLOCATION AND ACHIVEMENT UNDER ANNUAL CREDIT PLAN (ACP) BY DISTRICTS (At the end of March 2021) (Contd.)

<i>District</i>	<i>% of ACHIEVEMENT</i>		
	<i>Priority Sector & others</i>	<i>Non Priority Sector & others</i>	<i>Total</i>
<i>1</i>	<i>8</i>	<i>9</i>	<i>10</i>
1. CHENNAI	0	0	0
2. ARIYALUR	0	0	0
3. CHENGALPATTU	0	0	0
4. COIMBATORE	103.2	130.2	105.5
5. CUDDALORE	0	0	0
6. DHARMAPURI	0	0	0
7. DINDIGUL	0	0	0
8. ERODE	107.1	110.9	107.4
9. KALLAKURICHI	0	0	0
10. KANCHEEPURAM	0	0	0
11. KANYAKUMARI	0	0	0
12. KARUR	98.1	94.5	97.8
13. KRISHNAGIRI	0	0	0
14. MADURAI	102.0	103.9	102.1
15. NAGAPATTINAM	0	0	0
16. NAMAKKAL	92.0	92.0	92.0
17. NILGIRIS	0	0	0
18. PERAMBALUR	0	0	0
19. PUDUKOTTAI	0	0	0
20. RAMANATHAPURM	0	0	0
21. RANIPET	169.0	262.5	215.8
22. SALEM	0	0	0
23. SIVAGANGA	0	0	0
24. THANJAVUR	0	0	0
25. THENI	106.1	103.6	106.0
26. TENKASI	102.0	87.1	100.9
27. TIRUPATHUR	0	0	0
28. THIRUVANNAMALAI	0	0	0
29. TIRUCHIRAPPALLI	0	0	0
30. TIRUNELVELI	105.0	85.5	103.4
31. TIRUPPUR	103.4	69.2	100.8
32. TIRUVALLUR	0	0	0
33. TIRUVARUR	98.1	161.4	103.4
34. TUTICORIN	116.3	123.7	121.7
35. VELLORE	94.0	66.9	92.3
36. VILLUPURAM	85.3	121.3	105.7
37. VIRUTHUNAGAR	0	0	0
Total	105.0	133.5	112.8

Source: State Level Banker's Committee, Tamil Nadu 95

**25.16 DISTRIBUTION OF SELECT ITEMS OF SCHEDULED COMMERCIAL BANKS
ADVANCES TO PRIORITY SECTORS: TAMIL NADU**

(As on March 2020)

(Rs. In Crores)

	<i>Items</i>	<i>No. of Accounts</i>	<i>Amount Outstanding</i>
1.	Agriculture and Allied activities	19393340	176586.0
2.	a. Direct	-	-
3.	b. Indirect	-	-
4.	Total Advances to Micro Small and Medium Enterprises	4340585	180427.6
5.	Of Total Advances to SE, advances to Manufacturing Enterprises	-	-
6.	Of Total Advances to SE, advances to service Enterprises	-	-
7.	Of Total Advances to SE, advances to units in Khadi and Village industries	-	-
8.	Of Total Advances to SE, advances to units in Khadi and Village industries	-	-
9.	Total Advances to Weaker Section in Priority Sector	19424329	136419.3
10.	Total Loan for Education	686941	13916.4
11.	Total Housing Loans	628514	40762.7
12.	Advances to Self Help Groups (SHGs/JLG)	-	-
13.	Export Credit to MSE	1824	4735.4
14.	Total Priority Sector Advances	-	-
15.	Loans to individual Farmers	-	-
16.	Loans to corporates, Partnership firms and other institutions	-	-
17.	Loans to farmers through PSCS/FSS/LAMPS	-	-
18.	Loans to MFIs for on-lending	-	-
19.	Other type of indirect finance for agriculture and allied activities	-	-
20.	Renewable Energy	486	381.1
21.	Social Infrastructure	34504	259.5
22.	Other Categories under Priority Sector	1302825	4173.3

Source: Statistical Tables relating to Banks in India March 2020 RBI-Bank).

Note : SSO – State Sponsored Organisations

Statistical Hand Book of Tamil Nadu-2020-21

25.17 OCCUPATION-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS IN TAMIL NADU MARCH 2020

(Amount Rs. in Crores)

<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	20427406	200728.31	182989.58
1. Direct Finance	19557362	185715.03	172046.05
2. Indirect Finance	870044	15013.27	10943.53
II INDUSTRY	1435158	403473.71	258413.99
1. Mining & Quarrying	38200	11846.44	6590.97
2. Food Manufacturing & Processing	103613	27772.07	19116.78
a. Rice Mills, Flour & Dal Mills	25107	4666.91	3590.01
b. Sugar	433	5290.61	3737.48
c. Edible Oils & Vanaspati	1815	2183.68	1180.23
d. Tea Processing	536	218.44	138.86
e. Processing of Fruits & Vegetables	2685	1004.06	718.89
f. Others	73037	14408.38	9751.31
3. Beverage & Tobacco	9172	1885.57	1348.97
4. Textiles	117971	80085.48	42043.29
a. Cotton Textiles	39788	41589.26	23525.11
b. Jute & Other Natural Fibre Textiles	1438	516.23	350.53
c. Handloom Textiles & Khadi	18549	1159.86	829.61
d. Other Textiles & Textile Products	58196	36820.13	17338.04
5. Paper, Paper products & Printing	12523	10815.26	7178.06
6. Woods and Woods Products	5465	2247.64	1921.21
7. Leather & Leather Products	11970	3636.90	2368.25
8. Gems and Jewellery	8283	11907.67	9047.28
9. Rubber & Plastic Products	8354	6773.79	4496.09
10. Chemicals & Chemical Products	25723	22313.05	10124.74
a. Heavy Industrial Chemicals	1267	2474.10	1055.88
b. Fertilizers	423	1810.63	1218.66
c. Drugs & Pharmaceuticals	1975	10361.9	2973.24
d. Non-Edible Oils	406	790.99	115.98
e. Other Chemicals & Chemical Products	21652	6875.44	4760.98
11. Petroleum, Coal Products & Nuclear Fuels	595	5556.00	4559.44
12. Manufacture of Cement & Cement products	4336	11854.10	7792.92

**25.17 OCCUPATION-WISE OUTSTANDING CREDIT OF SCHEDULED
COMMERCIAL BANKS IN TAMIL NADU MARCH 2020 (Contd.)**

(Amount Rs. in Crores)

<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	16342	20917.59	13239.28
a. Iron & Steel	6322	12739.77	8004.59
b. Non-Ferrous Metals	2374	2621.14	1517.47
c. Metal Products	7646	5556.68	3717.22
14. Engineering	52252	25658.26	17070.14
a. Heavy Engineering	6992	8178.41	5810.37
b. Light Engineering	32488	9450.03	6706.96
c. Electrical Machinery & Goods	9792	6383.87	3793.77
d. Electronic Machinery & Goods	2980	1645.95	759.04
15. Vehicles, Vehicle Parts & Transport Equipments	22185	27131.25	17994.45
16. Other Industries	916146	19127.76	11884.32
17. Electricity, Gas & Water	3827	54083.42	37323.12
a. Electricity Generation & Transmission	1342	48600.77	34070.18
b. Non-Conventional Energy	869	4740.36	2725.18
c. Gas, Steam & Water Supply	1616	742.29	527.77
18. Construction	78201	59861.46	44314.67
a. Other than infrastructure	69933	17664.28	12547.79
b. Infrastructure Construction	8268	42197.18	31766.88
III TRANSPORT OPERATORS	362285	31206.36	21311.87
IV PROFESSIONAL AND OTHER SERVICES	1221618	86873.50	60172.41
1. Professional Services	330630	5587.71	3943.13
2. Tourism, Hotel & Restaurants	142568	7807.36	5907.75
3. Recreation Services	10436	2091.74	1537.99
4. IT and Telecommunications	11291	3570.26	938.71
5. Others	726693	67816.42	47844.84
V PERSONAL LOANS	9497431	338964.10	234073.52
1. Housing	772040	149372.97	112348.65
2. Consumer Durables	364837	1316.58	731.03
3. Vehicles	894599	29375.28	19413.71
4. Education	645284	17375.59	15936.95
5. Personal Credit Cards	3558166	42849.99	10479.20
6. Others	3262505	98673.70	75163.98
VI TRADE	1840386	147921.54	96612.55
1. Wholesale Trade	393691	51726.32	36789.21
2. Retail Trade	1446695	96195.22	59823.34
VII FINANCE	118683	141087.81	108329.40
VIII ALL OTHERS	566856	29599.13	19761.74
TOTAL BANK CREDIT	35469823	1379854.46	981665.07

Source: Basic Statistical Return for Scheduled Commercial Banks (SCBs) in India, March 2020.