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25. INSTITUTIONAL FINANCE

25.1 BANKING DEVELOPMENT - KEY INDICATORS

(At the end of March 2023)

Indicators	Unit	2021-22		2022-23	
		Tamil Nadu	All India	Tamil Nadu	All India
1	2	3	4	5	6
1. Bank Offices	Nos.	11781	151320	12091	154792
2. Population Served Per Bank Office *	Nos.	6	8	6	8
3. Aggregate Bank Deposits	Rs. in Cr.	1111871	17015931	1211394	18742311
4. Gross Bank Credit	Rs. in Cr.	1129451	12229297	1280195	14138884
5. Credit Deposit Ratio	Percentage	101.6	71.9	105.7	75.4

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

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, March 2023

25.2 NUMBER OF COMMERCIAL BANKS IN TAMIL NADU

(At the end of March 2023)

Bank Group	Bank Offices	
	2021-22	2022-23
1. Nationalized Banks	5421	5272
2. State Bank of India	1406	1386
3. Foreign Banks	348	341
4. Regional Rural Banks	654	657
5. Private Sector Banks	3689	3911
6.Small Finance Banks	761	788
7.Payment Banks	37	37
Total	12316	12392

Source : 1.Basic Statistical Returns of Scheduled Commercial Banks in India, March 2023

25.3 DEPOSITS OF SCHEDULED COMMERCIAL BANKS IN TAMIL NADU

(At the end of March 2023)

Type of Deposits	2021-22		2022-23	
	No. of Accounts ('000)	Amount (Rs. in lakhs)	No. of Accounts ('000)	Amount (Rs. in lakhs)
1	2	3	4	5
Current	6618.48	112947.96	13352	127449
Savings	135371.93	392883.11	148651	411106
Term	16095.09	611580.73	148651	411106
Total	158085.50	1117411.8	310654	949661

Source: Reserve Bank of India – BSR Publication.

25.4 PERFORMANCE OF COMMERCIAL BANKS IN TAMIL NADU (At the end of March 2023)

(Rs. in Crores)

Bank Group	No. of Branches	Deposits	Advances	Investments	C.D. Ratio
1	2	3	4	5	6
SBI Group	1279	215686.29	229151.29	106.24	1279
Nationalized Banks	5025	432995.67	487094.53	1873.91	5025
Other Public Sector Banks					
Private Sector Banks	4053	460162.18	539193.43	117.17	4053
Regional Rural Banks	726	13182.1	20478.83	155.35	726
Foreign Banks	0	0	0	0	0
Grand Total	11083	1122026.2	1275918.1	2252.67	11083

25.4 PERFORMANCE OF COMMERCIAL BANKS IN TAMIL NADU (At the end of March 2023) (Contd.)

(Rs. in Crores)

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	110	48715.00	9.41	21763.00	52.27
Nationalized Banks	115	241152.00	46.56	19207.00	98.36
Other Public Sector Banks	-	0	0	0	0
Private Sector Banks	114	182306.00	35.20	69775.00	43.51
Regional Rural Banks	105	45792.00	8.84	34795.00	152.02
Foreign Banks	-	0	0	0	0
Total	113.62	517965.00	100.00	145540.00	346.16

25.4 PERFORMANCE OF COMMERCIAL BANKS IN TAMIL NADU (At the end of March 2023) Contd. (Rs. in Crores)

Bank Group	MSE	W.S. Advances	DRI Advances	SC/ST
1	12	13	14	15
SBI Group	20663	27286	6.23	2248
Nationalized Banks	6715	15720	178.12	10467
Other Public Sector Banks	0	0	-	0
Private Sector Banks	96983	52946	0.45	5157
Regional Rural Banks	2339	23266	0.00	5233
Foreign Banks	0	0	-	0
Total	126700	119218	184.80	23105

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

25.5 NUMBER OF REPORTING BANK OFFICES**(In Numbers)**

Region	2021-22		2022-23	
	Tamil Nadu	All India	Tamil Nadu	All India
Rural	3105	53069	2689	29067
Semi Urban	4370	42532	4497	43611
Urban	1678	27641	1707	28067
Metropolitan	2628	28078	2689	29067
Total	11781	151320	11582	129812

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, March 2023.

25.6 POPULATION SERVED PER BANK REPORTING OFFICE***(In Numbers)**

Year	Tamil Nadu	All India
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
2021-22	6124	8002
2022-23	5967	7823

Source: Quarterly Statistical Returns of Scheduled Commercial Banks in India–
March 2022 RBI.

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

Statistical Hand Book of Tamil Nadu-2022-23

25.7 PER BANK DEPOSITS – TAMIL NADU

Population Group	2021-22 (Rs. In Crores)	2022-23 (Rs. In Crores)
Rural	30.26	32.26
Semi Urban	54.01	57.06
Urban	103.94	113.19
Metropolitan	231.15	244.85
State	94.38	100.19

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, March 2023

25.8 AGGREGATE BANK DEPOSITS

(Rs. in Crores)

Region	2021-22		2022-23	
	Tamil Nadu	All India	Tamil Nadu	All India
Rural	93954.5	1802091.2	103166.0	1966609.0
Semi Urban	236033.0	2735456.6	256616.0	2955114.0
Urban	174418.5	3649710.5	193220.0	4029828.0
Metropolitan	607464.9	8828672.2	658392.0	9790760.0
Total *	1111871.0	17015930.6	1211394.0	18742311.0

* Total may not be tallied due to rounded off figures

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, March 2023.

25.9 BANKING DEVELOPMENT IN SELECTED DISTRICTS 2022-23 – TAMIL NADU

(At the end of March 2023)

Name of the Districts		Number of Bank Offices	Deposit (Rs. In Crore)	Credit (Rs. In Crore)	Credit – Deposit ratio (in percent)
1.	Chennai	1926	559858	546143	97.6
2.	Kancheepuram	271	20718	15781	76.2
3.	Thiruvavarur	182	7065	8316	117.7
4.	Cuddalore	329	16633	20231	121.6
5.	Viluppuram	216	7894	11812	149.6
6.	Vellore	197	15147	12957	85.5
7.	Thoothukudi	256	17101	17162	100.4
8.	Ramanathapuram	154	5839	9213	157.8
9.	Namakkal	289	15829	21520	135.9
10.	Dharmapuri	153	5281	11544	218.6
11.	Krishnagiri	259	13119	21008	160.1
12.	Erode	434	27134	32438	119.5
13.	Coimbatore	929	100815	101191	100.4
14.	Tiruvannamalai	248	9992	14872	148.8
15.	Thanjavur	385	21388	24319	113.7
16.	Tiruppur	419	28550	43126	151.1
17.	Karur	161	7671	12393	161.5
18.	The Nilgiris	112	6466	5063	78.3
19.	Ariyalur	93	2801	6228	222.3
20.	Perambalur	84	2996	5679	189.5
21.	Sivagangai	261	10945	12967	118.5
22.	Nagapattinam	106	4310	4617	107.1
23.	Tiruchirappalli	467	37632	34025	90.4
24.	Madurai	539	37387	42449	113.5
25.	Theni	191	6715	13763	205.0
26.	Dindugul	306	13164	19363	147.1
27.	Pudukkottai	206	7814	12014	153.7
28.	Virudunagar	263	17063	18646	109.3
29.	Salem	464	34909	37513	107.5
30.	Thiruvallur	378	35241	24706	70.1
31.	Tirunelveli	287	17445	17296	99.1
32.	Kanniyakumari	322	18579	24588	132.3
33.	Mayiladuthurai	107	5608	4926	87.8
34.	Chengalpattu	507	49836	38659	77.6
35.	Kallakurichi	125	3955	8790	222.3
36.	Tenkasi	194	7582	10160	134.0
37.	Ranipet	154	6329	7946	125.5
38.	Tirupathur	117	4580	6771	147.8
TAMILNADU		12091	1211391	1280195	105.7

Source: 1. Basic Statistical Returns of Scheduled Commercial Banks in India, March 2023.

2. Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, March 2023

25.10 GROSS BANK CREDIT**(Rs. In Crores)**

Region	2021-22		2022-23	
	Tamil Nadu	All India	Tamil Nadu	All India
Rural	126552	1150050	147986	1322332
Semi Urban	264078	1671223	304950	1959720
Urban	157451	2024891	179092	2383508
Metropolitan	581371	7383134	648168	8473324
Total	1129452	12229298	1280196	14138884

Source: Note: As per place of utilization of credit

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, March 2023.

25.11 CREDIT PER BANK REPORTING OFFICE – TAMIL NADU

Region	2021-22 (Rs. In Crores)	2022-23 (Rs. In Crores)
Rural	40.8	46.3
Semi Urban	60.4	67.8
Urban	93.8	104.9
Metropolitan	221.2	241.0
State	95.9	105.9

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, March 2023.

25.12 CREDIT-DEPOSIT RATIO

(Amount Rs in Crore)

Region	2021-22		2022-23	
	Tamil Nadu	All-India	Tamil Nadu	All-India
Rural	134.69	63.82	143.44	67.2
Semi Urban	111.88	61.09	118.84	66.3
Urban	90.27	55.48	92.69	59.1
Metropolitan	95.70	83.63	98.45	86.5
State	101.58	71.87	105.68	75.4

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, March 2023.

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 (%)
2012-13	7830	446577	549245	123
2013-14	8678	510694	608006	119
2014-15	9441	545350	651619	119
2015-16	9939	604539	682310	113
2016-17	10405	671756	715725	106
2017-18	10893	716716	794182	111
2018-19	11206	798738	891030	112
2019-20	11523	900510	965899	107
2020-21	11692	1020907	1036273	101
2021-22	11781	1111871	1129451	101
2022-23	12091	1211394	1280195	105

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

Source: Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks – March 2023 RBI.

**25.14 DISTRICT WISE STATISTICAL DATA ON THE OPERATION OF
COMMERCIAL BANKS - OUTSTANDING AS AT THE END OF MARCH 2023 (Amount Rs. in Crores)**

SR. No.	Districts	No. of Branches				
		Rural	Semi Urban	Urban	Total	Deposits
1	ARIYALUR	57	39	3	99	3245
2	CHENGALPATTU	111	262	124	497	47691
3	CHENNAI	12	43	1803	1858	495461
4	COIMBATORE	169	310	464	943	99609
5	CUDDALORE	120	154	73	347	18266
6	DHARMAPURI	76	85	6	167	6348
7	DINDIGUL	105	157	72	334	14320
8	ERODE	122	224	111	457	28821
9	KALLAKURICHI	61	72	2	135	5060
10	KANCHIPURAM	69	126	128	323	28778
11	KANNIYAKUMARI	105	167	79	351	19562
12	KARUR	46	108	7	161	7564
13	KRISHNAGIRI	108	94	68	270	13783
14	MADURAI	109	138	321	568	49501
15	MAYILADUTHURAI	60	59	1	120	6010
16	NAGAPATTINAM	53	23	28	104	4091
17	NAMAKKAL	119	183	8	310	16989
18	THE NILGIRIS	30	100	9	139	7073
19	PERAMBALUR	48	42	6	96	3773
20	PUDUKKOTTAI	136	50	45	231	8664
21	RAMANATHAPURAM	81	99	7	187	6243
22	RANIPET	55	99	1	155	6638
23	SALEM	117	183	187	487	32805
24	SIVAGANGA	140	102	49	291	11650
25	THANJAVUR	155	124	145	424	23887
26	THENI	30	161	10	201	10446
27	TENKASI	63	135	6	204	8517
28	TIRUPATTUR	46	54	20	120	5517
29	TIRUVANNAMALAI	130	102	52	284	11404
30	TIRUCHIRAPPALLI	128	127	235	490	38307
31	TIRUNELVELI	78	98	121	297	17557
32	TIRUPPUR	107	194	125	426	29121
33	THIRUVALLUR	98	228	198	524	48960
34	THIRUVARUR	91	105	2	198	7824
35	TOOTHUKUDI	96	104	84	284	17679
36	VELLORE	69	75	77	221	16874
37	VILLUPURAM	117	100	7	224	8407
38	VIRUDHUNAGAR	101	147	51	299	18517
	Total	3418	4673	4735	12826	1204962

25.14 DISTRICT WISE STATISTICAL DATA ON THE OPERATION OF COMMERCIAL BANKS -
OUTSTANDING AS AT THE END OF MARCH 2023 (Contd.)

(Amount Rs. in Crores)

Sr.No.	Name of the	Advances	CDR	Total PSA	% of PSA to	Agriculture
1	CHENNAI	552938	111.6	24475	4.43	24475
2	ARIYALUR	6974	214.92	4658	66.83	4658
3	CHENGALPATTU	35636	74.72	6594	18.51	6594
4	COIMBATORE	100874	101.27	17336	17.19	17336
5	CUDDALORE	22188	121.47	12473	56.31	12473
6	DHARMAPURI	13205	208.02	7597	57.57	7597
7	DINDIGUL	22591	157.75	9957	44.09	9957
8	ERODE	36108	125.28	12260	33.96	12260
9	KALLAKURICHI	10624	209.95	7233	68.12	7233
10	KANCHIPURAM	23223	80.69	4921	21.20	4921
11	KANNIYAKUMARI	27739	141.8	15328	55.29	15328
12	KARUR	12148	160.61	4653	38.31	4653
13	KRISHNAGIRI	23282	168.91	9279	39.87	9279
14	MADURAI	44953	90.81	15110	33.63	15110
15	MAYILADUTHURAI	6219	103.48	3424	55.07	3424
16	NAGAPATTINAM	4794	117.2	2700	56.31	2700
17	NAMAKKAL	23964	141.05	9578	40.04	9578
18	THE NILGIRIS	6074	85.88	2596	42.78	2596
19	PERAMBALUR	6669	176.74	4298	64.47	4298
20	PUDUKKOTTAI	12939	149.34	8039	62.16	8039
21	RAMANATHAPURAM	10023	160.56	6659	66.47	6659
22	RANIPET	8640	130.15	3867	44.81	3867
23	SALEM	40117	122.29	14634	36.55	14634
24	SIVAGANGA	14635	125.63	8362	57.17	8362
25	THANJAVUR	27067	113.31	12992	48.02	12992
26	THENI	15027	143.86	8343	55.56	8343
27	TENKASI	11628	136.53	6334	54.49	6334
28	TIRUPATTUR	7049	127.77	4034	57.28	4034
29	TIRUVANNAMALAI	17555	153.93	9724	55.48	9724
30	TIRUCHIRAPPALLI	37431	97.71	13341	35.64	13341
31	TIRUNELVELI	17646	100.51	8267	46.85	8267
32	TIRUPPUR	46050	158.13	12461	26.89	12461
33	THIRUVALLUR	38055	77.73	7749	20.37	7749
34	THIRUVARUR	9881	126.29	5413	54.81	5413
35	TOOTHUKUDI	19678	111.31	7806	39.67	7806
36	VELLORE	14148	83.84	4687	33.13	4687
37	VILLUPURAM	13104	155.87	7255	55.56	7255
38	VIRUDHUNAGAR	20755	112.08	6986	33.68	6986
	Total	1361631	113	331423	1698.55	331423

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 2023 (Contd.)**

(Amount Rs. in Crores)

SR. No.	Name of the Bank	% of Agri.Advance	MSME	Export
1	CHENNAI	4.43	82644	355
2	ARIYALUR	66.83	499	0
3	CHENGALPATTU	18.51	4319	2
4	COIMBATORE	17.19	29039	51
5	CUDDALORE	56.31	2273	0
6	DHARMAPURI	57.57	1423	0
7	DINDIGUL	44.09	3717	0
8	ERODE	33.96	9657	5
9	KALLAKURICHI	68.12	787	0
10	KANCHIPURAM	21.20	3687	39
11	KANNIYAKUMARI	55.29	3278	0
12	KARUR	38.31	3093	9
13	KRISHNAGIRI	39.87	4632	4
14	MADURAI	33.63	8640	17
15	MAYILADUTHURAI	55.07	655	0
16	NAGAPATTINAM	56.31	524	0
17	NAMAKKAL	40.04	6650	0
18	THE NILGIRIS	42.78	476	0
19	PERAMBALUR	64.47	723	0
20	PUDUKKOTTAI	62.16	1325	0
21	RAMANATHAPURAM	66.47	912	0
22	RANIPET	44.81	1516	0
23	SALEM	36.55	9903	3
24	SIVAGANGA	57.17	1330	0
25	THANJAVUR	48.02	3733	0
26	THENI	55.56	1601	14
27	TENKASI	54.49	1724	3
28	TIRUPATTUR	57.28	773	0
29	TIRUVANNAMALAI	55.48	2085	0
30	TIRUCHIRAPPALLI	35.64	6535	0
31	TIRUNELVELI	46.85	2546	0
32	TIRUPPUR	26.89	18513	97
33	THIRUVALLUR	20.37	7728	0
34	THIRUVARUR	54.81	987	0
35	TOOTHUKUDI	39.67	3733	0
36	VELLORE	33.13	2330	0
37	VILLUPURAM	55.56	1467	0
38	VIRUDHUNAGAR	33.68	6053	1
	Total	1698.55	241510	600

**25.14 DISTRICT WISE STATISTICAL DATA ON THE OPERATION OF COMMERCIAL BANKS -
OUTSTANDING AS AT THE END OF MARCH 2023(Contd.)**

(Amount Rs. In Crores)

SR.	Name of the Bank	Education	Housing	Ws.Advance	DRI	SC/ST
1	CHENNAI	13879	107563	162051	-	127
2	ARIYALUR	1893	2057	39931	-	27
3	CHENGALPATTU	3442	18205	59739	-	46
4	COIMBATORE	7062	50845	127164	-	73
5	CUDDALORE	4947	7366	106665	-	60
6	DHARMAPURI	2550	2871	78790	-	69
7	DINDIGUL	3382	9111	104912	-	30
8	ERODE	4046	12535	81910	-	37
9	KALLAKURICHI	1626	1654	61630	-	90
10	KANCHIPURAM	1731	9807	40807	-	36
11	KANNIYAKUMARI	4371	13484	149663	-	52
12	KARUR	1773	4216	34710	-	14
13	KRISHNAGIRI	2175	5197	91910	-	33
14	MADURAI	6363	29036	132845	-	53
15	MAYILADUTHURAI	1234	2144	30654	-	8
16	NAGAPATTINAM	863	1562	23646	-	7
17	NAMAKKAL	3244	7315	76519	-	194
26	THE NILGIRIS	1721	2834	21915	-	47
18	PERAMBALUR	1628	1963	36740	-	24
19	PUDUKKOTTAI	3044	4274	71428	-	17
20	RAMANATHAPURAM	1447	3634	54917	-	14
21	RANIPET	1140	2552	34805	-	30
22	SALEM	5054	10493	127320	-	302
23	SIVAGANGA	2741	6727	73976	-	17
25	THANJAVUR	5143	9525	112597	-	35
27	THENI	2832	5938	70420	-	24
24	TENKASI	2190	6455	53882	-	20
32	TIRUPATTUR	1132	1535	35560	-	57
34	TIRUVANNAMALAI	1943	4225	87131	-	172
30	TIRUCHIRAPPALLI	6205	17116	104984	-	99
31	TIRUNELVELI	2183	10286	75831	-	33
33	TIRUPPUR	3883	14073	80262	-	31
28	THIRUVALLUR	5323	18954	68904	-	60
29	THIRUVARUR	1660	4092	44864	-	15
35	TOOTHUKUDI	2284	10001	69694	-	22
36	VELLORE	2091	5399	42277	-	32
37	VILLUPURAM	2251	3118	63146	-	41
38	VIRUDHUNAGAR	2805	10649	56075	-	32
	Total	123281	438811	2790274	-	2080

Source: State Level Banker's Committee, Tamil Nadu

25.15 MAJOR SECTOR-WISE ALLOCATION AND ACHIEVEMENT UNDER ANNUAL CREDIT PLAN (ACP) BY DISTRICTS 2020-21(At the end of March 2023) (Rs. In 000's)

SR.	Name of the Bank	Target		
		Priority	Non Priority	Total
1	CHENNAI	44444010	2765873931	2810317941
2	ARIYALUR	1774898	5527454	7302352
3	CHENGALPATTU	2001125	83936592	85937718
4	COIMBATORE	2553581	90686000	93239581
5	CUDDALORE	4871769	17492250	22364019
6	DHARMAPURI	4010	7000	11010
7	DINDIGUL	7087396	12520000	19607396
8	ERODE	24598100	44998852	69596952
9	KALLAKURICHI	3701600	1193500	4895100
10	KANCHIPURAM	444530	36417946	36862476
11	KANNIYAKUMARI	630311	45429657	46059967
12	KARUR	3409274	9471807	12881081
13	KRISHNAGIRI	3500000	57000000	60500000
14	MADURAI	5979848	11350000	17329848
15	MAYILADUTHURAI	0	0	0
16	NAGAPATTINAM	0	0	0
17	NAMAKKAL	4260000	30000000	34260000
18	THE NILGIRIS	598413	8995372	9593784
19	PERAMBALUR	2000000	7874850	9874850
20	PUDUKKOTTAI	6680000	866726	7546726
21	RAMANATHAPURAM	4622600	7002910	11625510
22	RANIPET	8039900	2127561	10167461
23	SALEM	11650000	29800000	41450000
24	SIVAGANGA	3232741	1863613	5096354
25	THANJAVUR	0	2444375	2444375
26	THENI	2376100	8000000	10376100
27	TENKASI	2800000	3479250	6279250
28	TIRUPATTUR	3225000	2696681	5921681
29	TIRUVANNAMALAI	2200000	4412365	6612365
30	TIRUCHIRAPPALLI	6720234	28145010	34865244
31	TIRUNELVELI	5300729	5035900	10336629
32	TIRUPPUR	1383107	22281816	23664922
33	THIRUVALLUR	5600000	22986100	28586100
34	THIRUVARUR	2834800	1087100	3921900
35	TOOTHUKUDI	800593	54909836	55710429
36	VELLORE	2909400	3266692	6176092
37	VILLUPURAM	3786212	12115879	15902091
38	VIRUDHUNAGAR	20107679	23869035	43976714
	Total	161683950	699292129	860976077

25.15 MAJOR SECTOR-WISE ALLOCATION AND ACHIEVEMENT UNDER ANNUAL CREDIT PLAN (ACP) BY DISTRICTS (At the end of March 2023) (Contd.) (Rs. In 000's)

SR. No.	Name of the Bank	Achievement		
		Priority Sector &	Non Priority Sector	Total
1	CHENNAI	43644941	4151080994	4194725936
2	ARIYALUR	515967	17916969	18432936
3	CHENGALPATTU	2391378	109778708	112170086
4	COIMBATORE	3673957	417366013	421039970
5	CUDDALORE	1934862	30474921	32409782
6	DHARMAPURI	11617726	14487700	26105426
7	DINDIGUL	1114051	62716168	63830219
8	ERODE	2341366	70531474	72872839
9	KALLAKURICHI	3339172	10110239	13449411
10	KANCHIPURAM	1840350	88129580	89969930
11	KANNIYAKUMARI	646009	54357227	55003236
12	KARUR	1106422	22476756	23583178
13	KRISHNAGIRI	9938253	63276810	73215063
14	MADURAI	7192237	104033069	111225306
15	MAYILADUTHURAI	392651	8256328	8648978
16	NAGAPATTINAM	79969	5372860	5452829
17	NAMAKKAL	5559912	51592303	57152215
18	THE NILGIRIS	995564	11074745	12070309
19	PERAMBALUR	441491	11062993	11504483
20	PUDUKOTTAI	306143	15956062	16262205
21	RAMANATHAPURAM	242120	11508807	11750927
22	RANIPET	747771	17503117	18250888
23	SALEM	7524563	93659008	101183571
24	SIVAGANGA	523290	15979010	16502300
25	THANJAVUR	2351017	37135566	39486583
26	THENI	2247162	19653454	21900616
27	TENKASI	1700210	14572142	16272353
28	TIRUPATTUR	785111	10757922	11543033
29	TIRUVANNAMALAI	9136421	27508038	36644459
30	TIRUCHIRAPPALLI	3427128	82796063	86223191
31	TIRUNELVELI	1844653	27487855	29332508
32	TIRUPPUR	1271127	96896309	98167436
33	THIRUVALLUR	2416244	105031036	107447281
34	THIRUVARUR	461507	12581142	13042649
35	THOOTHUKUDI	1117058	53704038	54821095
36	VELLORE	1573604	34060186	35633790
37	VILLUPURAM	5832491	19149187	24981678
38	VIRUDHUNAGAR	1159682	37238188	38397870
	Total	99788639	1886191993	1985980629

25.15 MAJOR SECTOR-WISE ALLOCATION AND ACHIEVEMENT UNDER

ANNUAL CREDIT PLAN (ACP) BY DISTRICTS (At the end of March 2023) (Contd.)

SR. No.	Districts	% of Achievement		
		Priority Sector	Non Priority	Total
1	CHENNAI	98.2	150.08	248
2	ARIYALUR	29.07	324.15	353
3	CHENGALPATTU	119.5	130.79	250
4	COIMBATORE	143.87	460.23	604
5	CUDDALORE	39.72	174.22	214
6	DHARMAPURI	289718.85	206967.14	496686
7	DINDIGUL	15.72	500.93	517
8	ERODE	9.52	156.74	166
9	KALLAKURICHI	90.21	847.11	937
10	KANCHIPURAM	414	241.99	656
11	KANNIYAKUMARI	102.49	119.65	222
12	KARUR	32.45	237.3	270
13	KRISHNAGIRI	283.95	111.01	395
14	MADURAI	120.27	916.59	1037
15	MAYILADUTHURAI	0	0	0
16	NAGAPATTINAM	0	0	0
17	NAMAKKAL	130.51	171.97	302
18	THE NILGIRIS	166.37	123.12	289
19	PERAMBALUR	22.07	140.49	163
20	PUDUKKOTTAI	4.58	1840.96	1846
21	RAMANATHAPURAM	5.24	164.34	170
22	RANIPET	9.3	822.68	832
23	SALEM	64.59	314.29	379
24	SIVAGANGA	16.19	857.42	874
25	THANJAVUR	0	1519.23	1519
26	THENI	94.57	245.67	340
27	TENKASI	60.72	418.83	480
28	TIRUPATTUR	24.34	398.93	423
29	TIRUVANNAMALAI	415.29	623.43	1039
30	TIRUCHIRAPPALLI	51	294.18	345
31	TIRUNELVELI	34.8	545.84	581
32	TIRUPPUR	91.9	434.87	527
33	THIRUVALLUR	43.15	456.93	500
34	THIRUVARUR	16.28	1157.31	1174
35	TOOTHUKUDI	139.53	97.8	237
36	VELLORE	54.09	1042.65	1097
37	VILLUPURAM	154.05	158.05	312
38	VIRUDHUNAGAR	5.77	156.01	162
	Total	69.58	174.23	244

**25.16 DISTRIBUTION OF SELECT ITEMS OF SCHEDULED COMMERCIAL BANKS ADVANCES TO
PRIORITY SECTORS: TAMIL NADU (As on March 2023) (Rs. In Crores)**

Items		No. of Accounts	Amount Outstanding
1.	Agriculture and Allied activities	21227413	234701.71
2.	a. Direct		
3.	b. Indirect		
4.	Total Advances to Micro Small and Medium Enterprises	3907017	219625.39
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	22417854	186322.1
10.	Total Loan for Education	580059	12566.51
11.	Total Housing Loans	888680	45444.77
12.	Advances to Self Help Groups (SHGs/JLG)		
13.	Export Credit to MSE	364	4849.39
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	281	559.29
21.	Social Infrastructure	59456	329.45
22.	Other Categories under Priority Sector	1836667	7175.49

Source: Statistical Tables relating to Banks in India March 2023 RBI-Bank).

Note : SSO – State Sponsored Organisations

Statistical Hand Book of Tamil Nadu-2022-23

**25.17 OCCUPATION-WISE OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS IN TAMIL NADU MARCH 2023**

(Amount Rs. in Crores)

Occupation Group		No. of Accounts	Credit Limit	Amount Outstanding
1		2	3	4
I	AGRICULTURE	132853192	2290874	1907444
	1. Direct Finance	123747034	1965524	1676217
	2. Indirect Finance	9106158	325350	231227
II	INDUSTRY	12756196	6287673	3549192
	1. Mining & Quarrying	100031	148443	88277
	2. Food Manufacturing & Processing	1765895	467011	288419
	a. Rice Mills, Flour & Dal Mills	140134	111686	76084
	b. Sugar	6815	42887	24093
	c. Edible Oils & Vanaspati	28962	49839	30768
	d. Tea Processing	16247	7694	4809
	e. Processing of Fruits & Vegetables	233217	18573	10436
	f. Others	1340520	236331	142229
	3. Beverage & Tobacco	98081	49179	28855
	4. Textiles	1359128	504016	258768
	a. Cotton Textiles	117319	201148	98715
	b. Jute & Other Natural Fibre Textiles	43359	7704	5296
	c. Handloom Textiles & Khadi	167844	12823	7622
	d. Other Textiles & Textile Products	1030606	282341	147136
	5. Paper, Paper products & Printing	142405	110317	61822
	6. Woods and Woods Products	194597	19420	13448
	7. Leather & Leather Products	144895	24184	13213
	8. Gems and Jewellery	68322	116072	66125
	9. Rubber & Plastic Products	156867	154928	81971
	10. Chemicals & Chemical Products	646992	445300	219596
	a. Heavy Industrial Chemicals	18689	86821	38751
	b. Fertilizers	4834	62282	29790
	c. Drugs & Pharmaceuticals	33483	144929	67570
	d. Non-Edible Oils	4096	6786	3774
	e. Other Chemicals & Chemical Products	585890	144483	79711
	11. Petroleum, Coal Products & Nuclear Fuels	19365	327210	168896
	12. Manufacture of Cement & Cement products	72148	104563	53096

**25.17 OCCUPATION-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS IN
TAMIL NADU MARCH 2023 (Contd.) (Amount Rs. in Crores)**

Occupation	No. of	Credit Limit	Amount
1	2	3	4
13. Basic Metals & Metal Products	242404	695170	348323
a. Iron & Steel	117796	452095	230130
b. Non-Ferrous Metals	31912	141667	69554
c. Metal Products	92696	101408	48640
14. Engineering	561028	427278	211194
a. Heavy Engineering	113507	85231	34500
b. Light Engineering	280967	158327	86700
c. Electrical Machinery & Goods	131359	156253	75730
d. Electronic Machinery &	35195	27467	14263
15. Vehicles, Vehicle Parts &	238372	204206	104565
16. Other Industries	6483767	224959	142883
17. Electricity, Gas & Water	41888	891197	569013
a. Electricity Generation &	9778	754120	486732
b. Non-Conventional Energy	13994	85099	50192
c. Gas, Steam & Water Supply	18116	51978	32088
18. Construction	420011	1374220	830727
a. Other than infrastructure	305102	354898	187662
b. Infrastructure Construction	114909	1019323	643065
III TRANSPORT OPERATORS	3611273	380307	261157
IV PROFESSIONAL AND OTHER	10000116	1338099	903757
1. Professional Services	1078703	90960	54061
2. Tourism, Hotel	1132485	111457	82269
3. Recreation Services	69903	33476	17616
4. IT and Telecommunications	99213	137803	91398
5. Others	7619812	964403	658414
V PERSONAL LOANS	163738737	6170490	4000056
1. Housing	12367191	2620302	1971345
2. Consumer Durables	24439688	84814	32464
3. Vehicles	14227686	605484	455453
4. Education	2089339	149633	101064
5. Personal Credit Cards	71049241	952523	198863
6. Other Personal loans	39565592	1697734	1240868
VI TRADE	26021978	2392936	1409198
1. Wholesale Trade	1851336	1287884	609574
Of which: Food Procurement	267	295357	54348
2. Retail Trade	24170642	1105052	799624
VII FINANCE	3099512	2363212	1672674
VIII ALL OTHERS	8162539	812221	494528
TOTAL BANK CREDIT	360243543	22035813	14198006

Source: Basic Statistical Return for Scheduled Commercial Banks (SCBs) in India, March 2023.