

Statement

District-wise data regarding the outstanding advances of Scheduled Commercial Banks to Small Scale Industries in Tamil Nadu.

(Amt. in Rs. lakhs)

District	As at the end of	
	Dec., 1972	Dec., 1973
Chingleput . . .	955	1151
Coimbatore . . .	1318	1537
Dharmapuri . . .	10	13
Kanyakumari . . .	37	65
Madras . . .	2937	3543
Madurai . . .	401	545
Nilgiris . . .	42	75
North Arcot . . .	991	817
Pudukottai	23
Ramanathapuram . . .	427	501
Salem . . .	541	704
South Arcot . . .	75	90
Thanjavur . . .	74	113
Tiruchirapalli . . .	423	517
Tirunelveli . . .	272	321
TOTAL . . .	8503	10015

(Data are based on Basic Statistical Returns and because of definitional changes are not comparable with the data compiled by public sector banks).

Overdraft facilities by Small Scale Industries from Nationalised Banks

8430. SHRI THA KIRUTTINAND: Will the Minister of FINANCE be pleased to state:

(a) whether a number of large and medium scale industries are enjoying over-draft facilities from the nationalised Banks, on the instructions from the Government of India;

(b) if so, the names of industries and the banks who have allowed overdrafts with the limit of each industry; and

(c) the economic effects of such action, if any?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI-MATI SUSHILA ROHATGI): (a) to (c). Commercial banks, including the public sector banks, extend credit for all productive activities, including credit to large and medium industries. The form in which such credit is extended is determined by several factors such as the type and scale of activity, the size and tenure of the credit need and the liquidity requirements of the borrowers. Credit in the form of over-draft facility is only one form of credit.

Data regarding the distribution of outstanding credit according to the type and occupation is being compiled by the Reserve Bank for the scheduled commercial banks as a whole. The latest available data relating to occupation-wise position of overdrafts outstanding as at the end of December, 1973 is set out in the statement laid on the table of the house. (Placed in Library. See No. LT-9598[75].