

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1998 (Part 28 of 32)**

SOUTHERN REGION		STATE :KARNATAKA						(Amount in Rupees Lakh)		
		STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
OCCUPATION		No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
		1	2	3	4	5	6	7	8	9
I. AGRICULTURE		3,79,938	930,95	845,48	7,82,063	1931,52	1743,35	3	1,39	1,76
1. Direct Finance		3,76,090	836,88	769,18	7,74,234	1498,13	1394,17	-	-	-
2. Indirect Finance		3,848	94,07	76,31	7,829	433,39	349,19	3	1,39	1,76
II. INDUSTRY		48,691	4339,71	3315,32	93,583	4961,72	4060,15	583	955,51	732,99
1. Mining & Quarrying		898	118,41	101,86	538	113,70	113,14	1	14	14
2. Food Manufacturing & Processing		1,921	248,88	192,85	3,840	409,87	317,67	21	37,24	27,11
(a) Rice Mills, Flour & Dal Mills		527	33,71	27,07	995	41,66	37,14	-	-	-
(b) Sugar		57	93,94	70,37	59	72,50	70,35	-	-	-
(c) Edible Oils & Vanaspati		223	29,12	24,37	343	25,25	22,28	-	-	-
(d) Tea Processing		9	3,04	1,88	16	9,86	2,29	2	9,63	6,61
(e) Processing of Fruits & Vegetables		31	1,94	1,57	122	31,58	26,07	5	8,34	2,73
(f) Others		1,074	87,13	67,60	2,305	229,02	159,54	14	19,27	17,76
3. Beverage & Tobacco		145	62,20	36,91	421	141,69	133,39	24	23,10	22,60
4. Textiles		2,278	432,26	323,57	3,313	529,63	414,25	45	145,46	83,04
(a) Cotton Textiles		290	110,71	99,85	425	117,35	99,48	12	81,61	46,47
(b) Jute Textiles		14	35	19	50	6,54	6,51	-	-	-
(c) Handloom Textiles & Khadi		142	4,61	4,03	124	8,47	8,11	-	-	-
(d) Other Textiles		1,832	316,59	219,50	2,714	397,28	300,15	33	63,86	36,57
5. Paper, Paper Products & Printing		824	70,60	47,95	1,648	96,87	71,58	9	3,38	2,65
6. Leather & Leather Products		230	62,68	45,96	378	50,52	38,81	-	-	-
7. Rubber & Rubber Products		240	40,83	18,08	389	61,79	52,50	1	1,00	13
8. Chemicals & Chemical Products		1,310	301,67	210,93	2,233	350,79	281,26	41	61,48	39,85
(a) Heavy Industrial Chemicals		109	27,73	13,73	169	22,41	21,51	18	22,33	9,28
(b) Fertilisers		31	47,56	38,85	56	48,54	44,29	1	1,20	62
(c) Drugs & Pharmaceuticals		284	104,26	71,06	404	112,67	77,55	10	16,65	14,70
(d) Non-Edible Oils		28	10,99	7,35	43	2,86	1,77	-	-	-
(e) Other Chemicals & Chemical Products		858	111,14	79,93	1,561	164,32	136,14	12	21,30	15,24
9. Petroleum, Coal Products & Nuclear Fuels		86	20,20	16,04	114	18,09	20,69	-	-	-
10. Manufacture of Cement & Cement Products		220	37,83	14,81	339	57,17	59,40	-	-	-
11. Basic Metals & Metal Products		1,994	475,29	346,35	2,997	534,28	453,17	19	21,87	18,45
(a) Iron & Steel		579	321,22	222,69	784	341,68	296,81	1	13,22	13,22
(b) Non-Ferrous Metals		69	21,60	18,07	150	50,97	34,84	2	10	10
(c) Other Metal Products		1,346	132,48	105,59	2,063	141,64	121,52	16	8,55	5,13
12. Engineering		3,520	1712,04	1389,30	4,448	1549,18	1231,57	166	393,38	308,92
(a) Heavy Engineering		456	347,18	309,14	485	629,92	453,31	14	28,00	18,08
(b) Light Engineering		1,389	670,79	553,74	1,861	340,72	281,09	31	80,95	63,32
(c) Electrical Machinery & Goods		874	198,73	142,00	1,179	226,28	208,97	40	77,49	64,68
(d) Electronic Machinery & Goods		801	495,34	384,42	923	352,26	288,20	81	206,93	162,84
13. Vehicles, Vehicle Parts & Transport Equipments		770	187,87	101,03	1,676	221,86	165,85	21	79,61	57,22
14. Other Industries		33,434	437,19	368,92	69,911	554,24	476,12	230	163,67	149,87
15. Electricity, Gas & Water		403	105,51	76,82	168	193,13	160,83	1	1,26	76
(a) Electricity Generation & Transmission		69	100,78	73,54	96	189,85	157,85	1	1,26	76
(b) Non-Conventional Energy		21	1,03	23	38	1,12	1,07	-	-	-
(c) Gas, Steam & Water Supply		313	3,71	3,05	34	2,16	1,91	-	-	-
16. Construction		418	26,23	23,96	1,170	78,89	69,94	4	23,91	22,25
III. TRANSPORT OPERATORS		17,655	151,57	120,15	34,357	357,72	280,53	9	7,59	4,99
IV. PROFESSIONAL AND OTHER SERVICES		22,510	238,76	191,83	1,13,941	696,78	597,29	68	130,51	96,10
V. PERSONAL LOANS		2,72,481	930,39	823,71	4,65,093	1625,71	1439,96	61,735	267,18	220,42

1. Loans for Purchase of Consumer Durables	18,476	42,18	36,16	35,868	83,99	70,28	20	47	50
2. Loans for Housing	16,858	288,56	256,68	49,966	500,93	446,66	42	16,65	16,09
3. Rest of the Personal Loans	2,37,147	599,65	530,87	3,79,259	1040,80	923,02	61,673	250,06	203,82
VI. TRADE	1,22,065	682,12	565,65	2,15,910	948,54	796,15	105	248,81	245,02
1. Wholesale Trade	7,571	224,69	166,26	9,476	324,01	261,50	8	5,84	5,81
2. Retail Trade	1,14,494	457,43	399,39	2,06,434	624,53	534,65	97	242,97	239,21
VII FINANCE	377	156,42	116,81	750	613,71	520,55	23	78,71	60,16
VII ALL OTHERS	1,50,237	744,67	670,96	2,02,824	808,98	717,22	921	166,86	128,78
I.									
TOTAL BANK CREDIT	10,13,954	8174,57	6649,92	19,08,521	11944,68	10155,20	63,447	1856,54	1490,23
OF WHICH: 1. Artisans & Village Industries	11,975	48,44	46,44	23,289	50,16	44,33	2	2	2
2. Other Small Scale Industries	24,241	622,64	505,18	40,193	904,26	737,49	63	44,17	40,75

SOUTHERN REGION		STATE :KARNATAKA						(Amount in Rupees Lakh)		
		REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
OCCUPATION		No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
		10	11	12	13	14	15	16	17	18
I.	AGRICULTURE	5,25,037	751,90	735,45	59,223	326,10	307,61	17,46,264	3941,85	3633,65
	1. Direct Finance	5,08,415	728,33	713,92	56,127	294,80	277,08	17,14,866	3358,14	3154,34
	2. Indirect Finance	16,622	23,57	21,53	3,096	31,30	30,53	31,398	583,71	479,31
II.	INDUSTRY	39,792	63,61	54,49	10,534	1249,12	1078,27	1,93,183	11569,67	9241,22
	1. Mining & Quarrying	142	2,95	2,22	185	52,14	39,91	1,764	287,34	257,27
	2. Food Manufacturing & Processing	1,384	10,95	8,78	776	165,17	152,63	7,942	872,11	699,04
	(a) Rice Mills, Flour & Dal Mills	143	1,71	1,30	226	23,64	19,04	1,891	100,72	84,55
	(b) Sugar	1	1	1	24	2,38	1,35	141	168,84	142,08
	(c) Edible Oils & Vanaspati	38	76	63	91	4,79	3,57	695	59,92	50,84
	(d) Tea Processing	1	2	1	2	3,90	3,66	30	26,45	14,45
	(e) Processing of Fruits & Vegetables	32	12	7	19	7,32	8,09	209	49,29	38,53
	(f) Others	1,169	8,33	6,77	414	123,14	116,91	4,976	466,90	368,58
	3. Beverage & Tobacco	25	34	30	106	34,99	32,63	721	262,32	225,83
	4. Textiles	264	1,57	1,23	771	140,22	111,23	6,671	1249,15	933,32
	(a) Cotton Textiles	14	11	11	167	18,95	16,71	908	328,73	262,62
	(b) Jute Textiles	2	1	1	2	1	1	68	6,90	6,71
	(c) Handloom Textiles & Khadi	23	9	7	15	5,33	4,54	304	18,50	16,75
	(d) Other Textiles	225	1,36	1,05	587	115,94	89,97	5,391	895,02	647,25
	5. Paper, Paper Products & Printing	48	55	45	400	29,85	21,82	2,929	201,25	144,45
	6. Leather & Leather Products	25	16	15	66	6,67	6,18	699	120,04	91,10
	7. Rubber & Rubber Products	7	16	14	77	5,60	4,93	714	109,38	75,78
	8. Chemicals & Chemical Products	58	45	36	437	63,55	53,44	4,079	777,94	585,85
	(a) Heavy Industrial Chemicals	1	2	1	27	17,69	14,99	324	90,16	59,52
	(b) Fertilisers	1	1	1	3	29	47	92	97,59	84,23
	(c) Drugs & Pharmaceuticals	16	16	12	107	19,69	13,00	821	253,43	176,44
	(d) Non-Edible Oils	5	6	4	7	32	28	83	14,22	9,45
	(e) Other Chemicals & Chemical Products	35	21	19	293	25,57	24,70	2,759	322,54	256,21
	9. Petroleum, Coal Products & Nuclear Fuels	10	16	14	16	21,96	22,05	226	60,41	58,91
	10. Manufacture of Cement & Cement Products	19	30	28	88	31,12	22,59	666	126,43	97,08
	11. Basic Metals & Metal Products	37	41	32	444	98,50	73,04	5,491	1130,36	891,32
	(a) Iron & Steel	2	1	1	128	79,62	58,92	1,494	755,74	591,64
	(b) Non-Ferrous Metals	-	-	-	16	59	51	237	73,25	53,51
	(c) Other Metal Products	35	40	31	300	18,30	13,62	3,760	301,37	246,17
	12. Engineering	325	5,04	4,30	917	264,19	238,27	9,376	3923,83	3172,35
	(a) Heavy Engineering	199	3,94	3,41	156	21,89	18,38	1,310	1030,94	802,32
	(b) Light Engineering	52	49	42	289	104,83	98,38	3,622	1197,77	996,95
	(c) Electrical Machinery & Goods	31	27	17	219	45,60	33,42	2,343	548,36	449,25
	(d) Electronic Machinery & Goods	43	35	30	253	91,88	88,08	2,101	1146,75	923,83
	13. Vehicles, Vehicle Parts & Transport Equipments	214	2,89	2,17	371	28,69	26,94	3,052	520,92	353,20
	14. Other Industries	37,128	35,56	31,88	5,272	138,90	130,17	1,45,975	1329,57	1156,96
	15. Electricity, Gas & Water	8	6	4	15	28,55	26,22	595	328,51	264,67
	(a) Electricity Generation & Transmission	6	3	2	9	27,85	25,56	181	319,76	257,73
	(b) Non-Conventional Energy	-	-	-	3	56	51	62	2,70	1,82

(c) Gas, Steam & Water Supply	2	3	1	3	14	14	352	6,04	5,12
16. Construction	98	2,06	1,74	593	139,01	116,21	2,283	270,11	234,10
III. TRANSPORT OPERATORS	10,060	75,41	57,07	7,321	108,13	88,23	69,402	700,42	550,98
IV. PROFESSIONAL AND OTHER SERVICES	37,280	42,56	35,30	9,978	288,09	240,76	1,83,777	1396,69	1161,28
V. PERSONAL LOANS	1,25,055	169,43	156,10	1,18,941	389,91	343,17	10,43,305	3382,62	2983,36
1. Loans for Purchase of Consumer Durables	8,161	10,98	9,12	20,911	29,14	23,29	83,436	166,75	139,36
2. Loans for Housing	6,692	49,34	46,09	5,298	72,10	63,05	78,856	927,57	828,56
3. Rest of the Personal Loans	1,10,202	109,11	100,89	92,732	288,68	256,84	8,81,013	2288,30	2015,44
VI. TRADE	1,06,397	138,25	123,89	33,226	539,76	447,83	4,77,703	2557,48	2178,54
1. Wholesale Trade	5,038	12,32	11,17	3,941	248,03	204,59	26,034	814,89	649,32
2. Retail Trade	1,01,359	125,92	112,72	29,285	291,73	243,24	4,51,669	1742,58	1529,22
VII FINANCE	7	14	10	323	281,32	229,75	1,480	1130,30	927,37
VII ALL OTHERS	1,05,690	83,35	81,54	23,953	161,03	142,01	4,83,625	1964,88	1740,51
I.									
TOTAL BANK CREDIT	9,49,318	1324,64	1243,94	2,63,499	3343,47	2877,63	41,98,739	26643,90	22416,91
OF WHICH: 1. Artisans & Village Industries	27,616	29,87	25,48	859	3,25	2,82	63,741	131,75	119,10
2. Other Small Scale Industries	10,104	14,68	13,36	5,174	314,27	275,95	79,775	1900,02	1572,73