

Table No. 5.7 - State and Population 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)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit Outstanding		Accounts	Limit Outstanding	
	1	2	3	4	5	6
I. AGRICULTURE	11,76,934	2062,35	1934,98	4,77,984	1127,96	1041,88
1. Direct Finance	11,56,551	1951,57	1844,05	4,69,045	1063,88	992,94
2. Indirect Finance	20,383	110,78	90,93	8,939	64,08	48,94
II. INDUSTRY	66,140	680,90	569,82	58,635	842,13	733,87
1. Mining & Quarrying	373	28,50	27,05	491	28,78	25,80
2. Food Manufacturing & Processing	2,652	111,54	98,39	2,699	267,47	214,23
(a) Rice Mills, Flour & Dal Mills	742	15,44	12,38	628	25,39	22,26
(b) Sugar	22	26,93	31,53	50	32,82	31,35
(c) Edible Oils & Vanaspati	172	3,49	3,15	321	27,09	22,37
(d) Tea Processing	6	88	94	7	4,66	4,27
(e) Processing of Fruits & Vegetables	54	13,75	7,12	40	1,67	1,29
(f) Others	1,656	51,05	43,27	1,653	175,83	132,68
3. Beverage & Tobacco	134	11,84	9,93	238	11,24	8,58
4. Textiles	1,072	89,44	72,32	2,164	55,35	52,59
(a) Cotton Textiles	169	26,64	23,31	252	15,04	16,42
(b) Jute Textiles	25	27	28	24	44	40
(c) Handloom Textiles & Khadi	103	74	69	114	1,74	1,56
(d) Other Textiles	775	61,79	48,03	1,774	38,14	34,20
5. Paper, Paper Products & Printing	302	6,08	4,88	609	29,19	26,25
6. Leather & Leather Products	77	3,33	2,30	158	5,65	5,45
7. Rubber & Rubber Products	77	4,91	3,70	116	7,03	5,74
8. Chemicals & Chemical Products	376	38,07	30,42	659	53,90	47,20
(a) Heavy Industrial Chemicals	28	2,49	2,28	54	11,23	10,24
(b) Fertilisers	5	1,25	1,26	14	63	60
(c) Drugs & Pharmaceuticals	74	5,01	4,54	129	9,95	9,87
(d) Non-Edible Oils	19	41	32	25	3,31	3,24
(e) Other Chemicals & Chemical Products	250	28,91	22,02	437	28,78	23,26
9. Petroleum, Coal Products & Nuclear Fuels	39	26,78	27,79	45	6,90	9,00
10. Manufacture of Cement & Cement Products	73	17,75	4,41	168	17,26	17,18
11. Basic Metals & Metal Products	429	62,55	41,76	800	61,87	54,29
(a) Iron & Steel	112	52,15	33,22	128	37,84	32,78
(b) Non-Ferrous Metals	15	62	37	28	3,00	2,05
(c) Other Metal Products	302	9,78	8,17	644	21,03	19,45
12. Engineering	800	94,45	86,13	1,342	96,26	89,53
(a) Heavy Engineering	301	40,35	34,06	203	41,64	43,88
(b) Light Engineering	202	36,42	35,82	486	29,82	25,60
(c) Electrical Machinery & Goods	174	8,62	8,28	385	11,96	10,62
(d) Electronic Machinery & Goods	123	9,06	7,96	268	12,85	9,43
13. Vehicles, Vehicle Parts & Transport Equipments	811	26,32	18,77	818	37,18	31,55
14. Other Industries	58,628	144,34	129,09	47,526	144,06	128,81
15. Electricity, Gas & Water	41	8,97	7,54	355	6,78	5,56
(a) Electricity Generation & Transmission	26	8,15	6,81	38	2,94	2,18
(b) Non-Conventional Energy	5	9	10	26	20	15
(c) Gas, Steam & Water Supply	10	73	63	291	3,63	3,22
16. Construction	256	6,03	5,35	447	13,20	12,12
III. TRANSPORT OPERATORS	22,479	192,11	150,76	20,222	189,37	141,71
IV. PROFESSIONAL AND OTHER SERVICES	79,735	114,04	101,89	54,325	183,85	164,73
V. PERSONAL LOANS	2,84,513	515,15	469,40	2,72,254	742,52	670,51
1. Loans for Purchase of Consumer Durables	15,662	25,28	21,47	19,763	38,68	33,83
2. Loans for Housing	14,631	102,04	92,52	20,742	202,16	181,77
3. Rest of the Personal Loans	2,54,220	387,83	355,40	2,31,749	501,68	454,92
VI. TRADE	2,30,614	429,09	390,38	1,46,982	523,97	459,14
1. Wholesale Trade	9,028	97,71	92,97	8,355	150,38	127,22
2. Retail Trade	2,21,586	331,37	297,41	1,38,627	373,59	331,91
VII. FINANCE	110	4,63	2,45	394	68,44	47,41
VIII. ALL OTHERS	1,62,882	220,46	205,79	1,16,048	239,60	227,65

TOTAL BANK CREDIT	20,23,407	4218,72	3825,46	11,46,844	3917,85	3486,90
OF WHICH: 1. Artisans & Village Industries	37,222	40,70	36,80	18,723	46,66	40,86
2. Other Small Scale Industries	21,300	142,41	121,15	25,479	304,07	260,62

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	81,868	295,93	264,76	9,478	455,62	392,03
1. Direct Finance	80,672	243,96	227,33	8,598	98,73	90,01
2. Indirect Finance	1,196	51,96	37,43	880	356,90	302,02
II. INDUSTRY	33,375	1447,90	1177,66	35,033	8598,74	6759,87
1. Mining & Quarrying	320	32,78	27,89	580	197,29	176,53
2. Food Manufacturing & Processing	1,811	232,70	181,26	780	260,39	205,15
(a) Rice Mills, Flour & Dal Mills	470	43,06	36,24	51	16,83	13,67
(b) Sugar	19	63,35	50,61	50	45,73	28,58
(c) Edible Oils & Vanaspati	182	16,00	14,06	20	13,35	11,26
(d) Tea Processing	8	28	24	9	20,62	9,00
(e) Processing of Fruits & Vegetables	32	1,09	1,29	83	32,79	28,84
(f) Others	1,100	108,93	78,83	567	131,08	113,81
3. Beverage & Tobacco	135	73,34	73,36	214	165,90	133,96
4. Textiles	989	70,83	62,81	2,446	1033,52	745,61
(a) Cotton Textiles	244	42,65	39,18	243	244,40	183,71
(b) Jute Textiles	6	4	2	13	6,16	6,00
(c) Handloom Textiles & Khadi	34	98	87	53	15,05	13,63
(d) Other Textiles	705	27,17	22,75	2,137	767,92	542,27
5. Paper, Paper Products & Printing	737	46,65	29,34	1,281	119,34	83,98
6. Leather & Leather Products	140	2,29	2,21	324	108,77	81,14
7. Rubber & Rubber Products	247	73,44	46,73	274	24,00	19,60
8. Chemicals & Chemical Products	883	114,69	88,25	2,161	571,28	419,98
(a) Heavy Industrial Chemicals	64	4,02	3,62	178	72,43	43,39
(b) Fertilisers	21	12,66	12,16	52	83,05	70,22
(c) Drugs & Pharmaceuticals	175	36,06	20,33	443	202,41	141,69
(d) Non-Edible Oils	27	7,83	4,57	12	2,67	1,32
(e) Other Chemicals & Chemical Products	596	54,13	47,57	1,476	210,71	163,35
9. Petroleum, Coal Products & Nuclear Fuels	55	12,18	8,99	87	14,56	13,13
10. Manufacture of Cement & Cement Products	245	29,50	23,58	180	61,93	51,90
11. Basic Metals & Metal Products	1,513	178,82	141,42	2,749	827,12	653,85
(a) Iron & Steel	454	119,72	97,19	800	546,04	428,45
(b) Non-Ferrous Metals	56	25,33	14,26	138	44,29	36,83
(c) Other Metal Products	1,003	33,77	29,98	1,811	236,79	188,57
12. Engineering	1,381	109,55	79,39	5,853	3623,57	2917,30
(a) Heavy Engineering	198	33,98	23,14	608	914,96	701,24
(b) Light Engineering	573	46,90	34,01	2,361	1084,64	901,51
(c) Electrical Machinery & Goods	358	19,45	15,90	1,426	508,33	414,45
(d) Electronic Machinery & Goods	252	9,22	6,34	1,458	1115,63	900,10
13. Vehicles, Vehicle Parts & Transport Equipments	636	121,01	116,54	787	336,41	186,34
14. Other Industries	23,540	276,51	228,46	16,281	764,66	670,60
15. Electricity, Gas & Water	67	28,29	26,97	132	284,47	224,59
(a) Electricity Generation & Transmission	47	27,69	26,49	70	280,98	222,24
(b) Non-Conventional Energy	9	24	23	22	2,17	1,34
(c) Gas, Steam & Water Supply	11	36	25	40	1,32	1,02
16. Construction	676	45,33	40,44	904	205,54	176,19
III. TRANSPORT OPERATORS	14,653	148,36	117,14	12,048	170,58	141,37
IV. PROFESSIONAL AND OTHER SERVICES	29,898	291,48	253,39	19,819	807,32	641,27
V. PERSONAL LOANS	2,12,260	824,71	728,89	2,74,278	1300,24	1114,55
1. Loans for Purchase of Consumer Durables	19,868	40,16	32,74	28,143	62,64	51,32
2. Loans for Housing	24,491	329,62	291,91	18,992	293,75	262,36
3. Rest of the Personal Loans	1,67,901	454,94	404,25	2,27,143	943,85	800,87
VI. TRADE	68,434	490,05	402,07	31,673	1114,37	926,96
1. Wholesale Trade	5,181	166,83	127,56	3,470	399,97	301,57
2. Retail Trade	63,253	323,22	274,52	28,203	714,39	625,38
VII. FINANCE	319	118,68	100,26	657	938,55	777,25
VIII. ALL OTHERS	84,191	316,27	286,37	1,20,504	1188,54	1020,69
TOTAL BANK CREDIT	5,24,998	3933,38	3330,56	5,03,490	14573,96	11774,00
OF WHICH: 1. Artisans & Village Industries	5,531	22,86	21,41	2,265	21,53	20,03
2. Other Small Scale Industries	15,955	363,81	304,90	17,041	1089,72	886,06