

Table No. 5.9 - District-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation - March 1998 (Part 22 of 25)

STATE : KARNATAKA		(Amount in Rupees Thousand)E							
OCCUPATION		BAGALKOTE		BANGALORE		BANGALORE		BELGAUM	
				RURAL		URBAN			
		No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
		Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
		1	2	3	4	5	6	7	8
I. AGRICULTURE		58,310	136,32,75	86,176	147,58,31	29,169	426,69,71	1,31,941	288,04,74
1. Direct Finance		55,169	130,74,19	85,259	137,22,93	28,117	119,07,01	1,29,155	274,58,67
2. Indirect Finance		3,141	5,58,56	917	10,35,38	1,052	307,62,70	2,786	13,46,07
II. INDUSTRY		7,095	19,68,90	6,104	173,04,70	38,536	6909,28,85	13,971	177,74,40
1. Mining & Quarrying		31	64,34	52	10,35,96	610	177,11,01	244	4,78,47
2. Manufacturing & Processing		7,057	18,93,30	6,009	157,49,18	36,852	6329,28,42	13,319	161,75,17
3. Electricity, Gas & Water		1	18	15	4,10,17	137	225,29,29	297	3,03,71
4. Construction		6	11,08	28	1,09,39	937	177,60,13	111	8,17,05
III. TRANSPORT OPERATORS		490	3,40,18	1,303	9,62,86	13,019	148,41,38	4,358	26,17,35
IV. PROFESSIONAL AND OTHER SERVICES		4,725	6,55,76	4,815	15,47,71	22,155	653,81,37	13,900	41,08,78
V. PERSONAL LOANS		18,479	35,47,43	20,285	48,34,56	2,96,637	1163,63,72	67,151	144,64,32
1. Loans for Purchase of Consumer Durables		1,377	1,94,31	1,009	1,97,73	29,916	54,29,43	4,419	6,96,55
2. Loans for Housing		1,028	6,66,71	1,083	10,91,75	19,917	268,74,70	4,429	37,60,66
3. Rest of the Personal Loans		16,074	26,86,41	18,193	35,45,08	2,46,804	840,59,59	58,303	100,07,11
VI. TRADE		11,191	18,61,94	12,286	32,91,40	36,987	956,26,80	25,907	78,51,93
1. Wholesale Trade		1,188	3,52,66	214	10,64,52	3,661	308,74,46	2,072	17,06,34
2. Retail Trade		10,003	15,09,28	12,072	22,26,88	33,326	647,52,34	23,835	61,45,59
VII. FINANCE		70	88,90	12	12,81	663	777,78,32	22	2,16,20
VIII. ALL OTHERS		12,871	24,28,57	6,727	16,00,83	1,31,987	1076,48,97	26,610	50,15,22
TOTAL BANK CREDIT		1,13,231	245,24,43	1,37,708	443,13,18	5,69,153	12112,39,12	2,83,860	808,52,94
OF WHICH: 1. Artisans & Village Industries		3,914	3,71,58	1,598	2,44,99	2,806	21,15,44	5,290	9,22,72
2. Other Small Scale Industries		2,807	6,95,51	2,941	39,63,78	19,180	926,24,55	5,820	50,11,08

OCCUPATION		BELLARY		BIDAR		BIJAPUR		CHAMARAJA NAGAR	
		No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
		Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
		9	10	11	12	13	14	15	16
I. AGRICULTURE		72,148	145,20,25	51,128	62,33,22	54,812	109,16,44	30,092	34,65,93
1. Direct Finance		70,309	138,75,55	50,340	61,32,65	53,734	103,35,60	29,782	33,70,29
2. Indirect Finance		1,839	6,44,70	788	1,00,57	1,078	5,80,84	310	95,64
II. INDUSTRY		10,341	152,75,85	3,028	20,24,24	5,682	50,83,50	1,899	5,83,63
1. Mining & Quarrying		98	21,35,71	14	23,30	2	3,76	17	1,56,63
2. Manufacturing & Processing		10,203	128,31,09	2,994	19,00,83	5,672	50,73,09	1,878	4,12,48
3. Electricity, Gas & Water		1	1,68,88	1	5	1	51	-	-
4. Construction		39	1,40,17	19	1,00,06	7	6,14	4	14,52
III. TRANSPORT OPERATORS		1,971	9,42,18	2,244	9,99,25	1,443	7,19,42	216	90,59
IV. PROFESSIONAL AND OTHER SERVICES		7,791	16,82,66	4,128	7,82,42	5,742	13,80,73	1,096	1,24,96
V. PERSONAL LOANS		29,298	57,37,41	16,653	32,74,22	18,645	42,75,86	8,100	9,56,78
1. Loans for Purchase of Consumer Durables		2,830	3,41,45	1,518	2,33,64	932	1,34,98	577	62,79
2. Loans for Housing		2,147	18,18,03	974	8,59,93	1,457	15,31,23	269	1,94,52
3. Rest of the Personal Loans		24,321	35,77,93	14,161	21,80,65	16,256	26,09,65	7,254	6,99,47
VI. TRADE		22,290	51,28,63	12,668	23,74,43	16,659	42,60,99	6,402	7,54,87
1. Wholesale Trade		1,570	12,81,20	554	1,57,71	712	4,22,84	99	39,04
2. Retail Trade		20,720	38,47,43	12,114	22,16,72	15,947	38,38,15	6,303	7,15,83
VII. FINANCE		27	26,53,35	-	-	13	43,24	2	9,76
VIII. ALL OTHERS		25,020	46,55,97	5,324	5,96,17	9,626	12,27,85	5,459	5,05,93
TOTAL BANK CREDIT		1,68,886	505,96,30	95,173	162,83,95	1,12,622	279,08,03	53,266	64,92,45
OF WHICH: 1. Artisans & Village Industries		4,594	4,84,60	957	1,77,37	3,996	3,98,58	513	97,48
2. Other Small Scale Industries		3,844	22,57,31	1,662	8,94,90	1,124	6,24,06	659	2,43,86

OCCUPATION	CHIKMAGALUR		CHITRADURGA		DAKSHIN KANNADA		DAVANGERE	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
	17	18	19	20	21	22	23	24
I. AGRICULTURE	56,740	307,70,59	67,790	96,55,60	39,704	92,96,68	65,455	121,98,74
1. Direct Finance	56,501	293,66,20	66,219	93,96,48	38,732	82,86,30	65,244	119,89,02
2. Indirect Finance	239	14,04,39	1,571	2,59,12	972	10,10,38	211	2,09,72
II. INDUSTRY	4,759	95,02,24	3,498	36,35,56	8,985	332,26,82	4,163	65,39,83
1. Mining & Quarrying	7	69,22	6	2,99	91	10,17,74	16	8,80
2. Manufacturing & Processing	4,732	93,30,70	3,474	35,69,12	8,654	309,23,53	4,095	64,84,12
3. Electricity, Gas & Water	1	50,67	3	47,25	13	16,14	6	5,07
4. Construction	19	51,65	15	16,20	227	12,69,41	46	41,84
III. TRANSPORT OPERATORS	1,966	15,77,08	1,486	8,77,82	5,987	84,72,08	1,723	8,90,52
IV. PROFESSIONAL AND OTHER SERVICES	7,148	24,71,27	8,866	10,33,29	11,709	59,47,12	6,193	22,99,56
V. PERSONAL LOANS	22,753	82,96,42	14,831	27,59,18	60,778	227,85,14	23,034	44,69,93
1. Loans for Purchase of Consumer Durables	2,178	3,81,98	1,129	1,35,42	3,301	8,71,77	2,592	2,57,47
2. Loans for Housing	1,494	14,01,11	1,023	8,95,46	7,695	84,02,39	1,531	12,09,57
3. Rest of the Personal Loans	19,081	65,13,33	12,679	17,28,30	49,782	135,10,98	18,911	30,02,89
VI. TRADE	17,592	58,06,01	21,287	34,98,51	22,209	136,74,24	15,842	44,65,09
1. Wholesale Trade	375	20,85,43	1,036	10,95,01	1,202	64,12,63	549	14,53,13
2. Retail Trade	17,217	37,20,58	20,251	24,03,50	21,007	72,61,61	15,293	30,11,96
VII. FINANCE	54	2,57,72	15	5,94,45	153	13,13,24	13	30,96
VIII. ALL OTHERS	7,438	21,29,41	13,430	14,77,10	15,099	72,82,61	11,252	20,00,08
TOTAL BANK CREDIT	1,18,450	608,10,74	1,31,203	235,31,51	1,64,624	1019,97,93	1,27,675	328,94,71
OF WHICH: 1. Artisans & Village Industries	2,093	2,46,53	1,242	2,15,26	3,102	5,49,20	827	1,31,84
2. Other Small Scale Industries	1,810	18,41,83	1,589	12,03,25	3,760	114,12,42	2,309	15,22,14

OCCUPATION	DHARWAD		GADAG		GULBARGA		HASSAN	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
	25	26	27	28	29	30	31	32
I. AGRICULTURE	41,410	72,50,27	33,149	50,55,50	1,14,385	163,57,60	86,922	185,52,26
1. Direct Finance	40,167	68,54,28	32,017	49,40,75	1,13,181	143,46,34	86,266	181,18,44
2. Indirect Finance	1,243	3,95,99	1,132	1,14,75	1,204	20,11,26	656	4,33,82
II. INDUSTRY	5,863	164,77,24	3,212	21,83,45	7,668	68,65,00	4,050	41,76,44
1. Mining & Quarrying	115	5,72,28	13	41,89	171	2,05,42	13	49,59
2. Manufacturing & Processing	5,586	124,51,60	3,184	21,28,12	7,447	65,10,46	3,933	37,70,17
3. Electricity, Gas & Water	9	24,54,02	1	35	12	30,98	2	94
4. Construction	153	9,99,34	14	13,09	38	1,18,14	102	3,55,74
III. TRANSPORT OPERATORS	2,788	22,20,26	548	3,70,13	4,814	21,01,17	2,385	13,80,12
IV. PROFESSIONAL AND OTHER SERVICES	6,277	23,34,90	3,007	4,79,00	8,618	15,35,89	4,010	12,24,16
V. PERSONAL LOANS	41,494	140,27,89	14,250	24,86,46	41,773	85,66,52	31,172	60,91,96
1. Loans for Purchase of Consumer Durables	2,933	5,34,06	1,406	2,31,62	2,570	3,69,43	1,311	2,32,66
2. Loans for Housing	5,146	57,57,46	843	6,81,31	2,666	29,62,95	1,739	13,66,13
3. Rest of the Personal Loans	33,415	77,36,37	12,001	15,73,53	36,537	52,34,14	28,122	44,93,17
VI. TRADE	13,067	75,85,84	7,189	19,22,33	26,179	58,35,52	16,270	74,15,71
1. Wholesale Trade	1,014	21,86,71	306	5,34,57	1,673	11,72,14	687	36,68,77
2. Retail Trade	12,053	53,99,13	6,883	13,87,76	24,506	46,63,38	15,583	37,46,94
VII. FINANCE	61	33,13,54	1	30	14	21,59	17	29,71
VIII. ALL OTHERS	16,018	44,73,20	8,282	7,97,93	10,292	10,88,68	21,199	23,83,82
TOTAL BANK CREDIT	1,26,978	576,83,14	69,638	132,95,10	2,13,743	423,71,97	1,66,025	412,54,18
OF WHICH: 1. Artisans & Village Industries	1,599	5,15,60	1,555	3,38,75	2,795	4,34,72	1,410	2,70,45
2. Other Small Scale Industries	2,322	46,84,73	1,135	12,76,73	3,249	25,26,45	1,749	26,09,49

OCCUPATION	HAVERI		KODAGU		KOLAR		KOPPAL	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
	33	34	35	36	37	38	39	40
RI. AGRICULTURE	60,314	86,82,46	33,332	155,48,19	1,17,115	150,11,24	53,194	97,02,43
1. Direct Finance	59,981	85,93,64	33,027	146,86,87	1,13,774	141,77,77	52,271	92,40,60

2. Indirect Finance	333	88,82	305	8,61,32	3,341	8,33,47	923	4,61,83
II. INDUSTRY	2,817	9,00,74	2,587	31,60,79	6,281	60,04,07	5,243	16,29,50
1. Mining & Quarrying	2	1,57	10	18,37	10	8,85,17	59	38,30
2. Manufacturing & Processing	2,811	8,86,62	2,562	31,10,93	6,241	50,32,85	5,179	15,88,49
3. Electricity, Gas & Water	-	-	-	-	17	51,28	4	2,48
4. Construction	4	12,55	15	31,49	13	34,77	1	23
III. TRANSPORT OPERATORS	1,120	5,91,74	1,545	13,63,78	2,093	12,59,32	1,995	4,09,48
IV. PROFESSIONAL AND OTHER SERVICES	3,619	4,79,99	3,034	4,69,49	6,033	9,34,17	4,195	5,04,39
V. PERSONAL LOANS	20,297	29,72,45	14,283	47,42,43	25,450	47,98,19	13,655	26,86,44
1. Loans for Purchase of Consumer Durables	1,324	1,67,81	859	2,32,50	2,163	2,51,10	921	1,40,46
2. Loans for Housing	1,019	6,06,87	1,093	10,48,05	1,240	10,58,29	483	6,28,22
3. Rest of the Personal Loans	17,954	21,97,77	12,331	34,61,88	22,047	34,88,80	12,251	19,17,76
VI. TRADE	9,408	33,45,56	9,595	25,50,58	18,913	48,94,87	12,247	20,43,92
1. Wholesale Trade	402	2,94,49	218	4,57,87	1,521	20,60,22	878	5,21,68
2. Retail Trade	9,006	30,51,07	9,377	20,92,71	17,392	28,34,65	11,369	15,22,24
VII. FINANCE	7	8,72	9	26,93	20	4,16,25	6	47,38
VIII. ALL OTHERS	10,570	10,27,42	5,652	18,14,89	17,486	29,99,61	8,568	10,65,77
TOTAL BANK CREDIT	1,08,152	180,09,08	70,037	296,77,08	1,93,391	363,17,72	99,103	180,89,31
OF WHICH: 1. Artisans & Village Industries	1,520	1,56,21	962	1,48,03	1,271	3,40,39	2,228	1,92,02
2. Other Small Scale Industries	818	3,52,91	644	5,57,87	2,373	16,48,87	2,415	9,29,56

OCCUPATION	MANDYA		MYSORE		RAICHUR		SHIMOGA	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	41	42	43	44	45	46	47	48
I. AGRICULTURE	89,425	110,68,37	81,363	119,36,15	68,213	129,77,47	86,742	132,56,99
1. Direct Finance	88,798	100,22,93	79,780	109,37,60	65,265	120,29,87	86,065	129,05,45
2. Indirect Finance	627	10,45,44	1,583	9,98,55	2,948	9,47,60	677	3,51,54
II. INDUSTRY	3,827	25,68,03	8,026	399,34,63	5,860	51,79,96	8,158	102,84,99
1. Mining & Quarrying	10	44,84	30	1,11,85	6	4,13,34	13	26,89
2. Manufacturing & Processing	3,764	24,09,45	7,847	389,14,65	5,810	46,65,22	8,065	101,32,34
3. Electricity, Gas & Water	25	66,12	19	1,03,95	5	3,23	-	-
4. Construction	28	47,62	130	8,04,18	39	98,17	80	1,25,76
III. TRANSPORT OPERATORS	1,548	5,11,67	2,543	13,83,39	1,141	8,84,75	3,231	23,03,05
IV. PROFESSIONAL AND OTHER SERVICES	3,738	7,86,96	9,398	81,04,20	4,696	6,31,38	9,084	51,10,95
V. PERSONAL LOANS	28,956	42,54,31	64,279	188,16,66	22,291	45,28,22	33,364	82,66,15
1. Loans for Purchase of Consumer Durables	1,617	2,10,44	5,040	7,59,72	1,595	1,91,06	2,710	4,57,00
2. Loans for Housing	2,501	10,90,05	5,697	71,36,44	1,043	11,57,36	3,113	28,80,33
3. Rest of the Personal Loans	24,838	29,53,82	53,542	109,20,50	19,653	31,79,80	27,541	49,28,82
VI. TRADE	13,215	27,37,27	29,588	74,39,87	16,749	33,79,61	22,345	66,65,90
1. Wholesale Trade	398	6,32,68	646	14,48,06	1,372	7,40,34	691	18,33,46
2. Retail Trade	12,817	21,04,59	28,942	59,91,81	15,377	26,39,27	21,654	48,32,44
VII. FINANCE	5	96,39	112	16,83,07	11	4,06,11	29	2,11,51
VIII. ALL OTHERS	15,105	23,74,92	27,450	62,14,21	9,943	23,21,21	16,048	28,08,98
TOTAL BANK CREDIT	1,55,819	243,97,92	2,22,759	955,12,18	1,28,904	303,08,71	1,79,001	489,08,52
OF WHICH: 1. Artisans & Village Industries	1,200	1,44,66	1,678	4,83,52	1,812	2,31,42	3,793	5,85,84
2. Other Small Scale Industries	1,732	11,73,39	3,442	69,78,66	2,997	10,54,87	2,584	23,04,43

OCCUPATION	TUMKUR		UDIPI		UTTAR KANNADA	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	49	50	51	52	53	54
I. AGRICULTURE	88,554	122,17,60	26,763	46,12,69	21,918	42,13,10
1. Direct Finance	87,789	114,80,68	26,152	43,06,71	21,772	38,76,99
2. Indirect Finance	765	7,36,92	611	3,05,98	146	3,36,11
II. INDUSTRY	7,261	65,53,47	7,351	79,62,45	6,918	63,92,28
1. Mining & Quarrying	31	63,69	43	41,59	50	5,04,19
2. Manufacturing & Processing	7,187	62,88,70	7,219	76,88,50	6,767	56,69,09
3. Electricity, Gas & Water	11	1,49,94	12	67,16	2	4,19
4. Construction	32	51,14	77	1,65,20	99	2,14,81
III. TRANSPORT OPERATORS	2,389	10,56,37	3,404	44,46,57	1,652	14,85,14

IV.	PROFESSIONAL AND OTHER SERVICES	5,180	10,50,98	8,438	40,88,41	6,182	9,77,89
V.	PERSONAL LOANS	33,584	55,97,36	35,720	127,86,87	26,093	59,48,69
	1. Loans for Purchase of Consumer Durables	3,689	3,71,22	1,633	5,76,60	1,887	2,72,57
	2. Loans for Housing	1,571	13,33,33	5,942	49,06,79	1,713	15,36,61
	3. Rest of the Personal Loans	28,324	38,92,81	28,145	73,03,48	22,493	41,39,51
VI.	TRADE	23,978	39,44,58	15,056	44,88,13	22,584	50,09,69
	1. Wholesale Trade	1,286	9,38,17	535	6,57,84	1,175	8,40,40
	2. Retail Trade	22,692	30,06,41	14,521	38,30,29	21,409	41,69,29
VII.	FINANCE	16	16,99	116	32,39,10	12	2,20,63
VIII.	ALL OTHERS	21,437	37,55,12	12,607	26,92,50	12,125	16,64,49
TOTAL BANK CREDIT		1,82,399	341,92,47	1,09,455	443,16,72	97,484	259,11,91
OF WHICH:	1. Artisans & Village Industries	3,001	3,96,35	3,766	5,66,24	4,219	11,50,01
	2. Other Small Scale Industries	2,746	25,28,40	2,555	51,37,35	1,509	12,14,75