

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1999 (Part 28 of 32)**

SOUTHERN REGION (contd.)

STATE : KARNATAKA

(Amount in Rupees Lakh)

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	2,97,907	1036,13	901,39	7,78,163	2474,79	2224,12
1. Direct Finance	2,94,466	934,09	814,48	7,73,262	1791,01	1633,65
2. Indirect Finance	3,441	102,05	86,91	4,901	683,79	590,47
II. INDUSTRY	1,94,269	4564,77	3425,72	1,18,009	6006,47	4659,55
1. Mining & Quarrying	217	159,00	104,13	292	147,04	108,83
2. Food Manufacturing & Processing	1,320	241,08	202,65	2,567	614,11	470,20
(a) Rice Mills, Flour & Dal Mills	523	37,14	30,97	859	57,30	42,80
(b) Sugar	32	74,04	68,76	56	113,48	101,13
(c) Edible Oils & Vanaspati	229	36,41	27,23	233	26,83	25,64
(d) Tea Processing	2	11	11	11	5,49	2,01
(e) Processing of Fruits & Vegetables	20	3,11	3,01	83	34,68	26,37
(f) Others	514	90,27	72,56	1,325	376,32	272,25
3. Beverage & Tobacco	61	27,44	23,56	193	161,75	132,54
4. Textiles	2,088	396,38	313,10	2,568	570,99	423,36
(a) Cotton Textiles	197	67,67	47,73	267	124,66	98,53
(b) Jute Textiles	3	15	11	12	3,36	3,30
(c) Handloom Textiles & Khadi	289	19,22	15,71	126	11,37	10,65
(d) Other Textiles	1,599	309,34	249,55	2,163	431,60	310,88
5. Paper, Paper Products & Printing	740	88,87	59,56	1,370	146,08	115,28
6. Leather & Leather Products	232	87,98	57,32	246	41,44	33,43
7. Rubber & Rubber Products	248	49,00	30,71	360	84,23	45,53
8. Chemicals & Chemical Products	1,296	246,12	201,19	1,824	369,13	283,31
(a) Heavy Industrial Chemicals	40	12,42	9,77	104	17,86	15,29
(b) Fertilisers	29	43,75	25,87	45	56,65	32,99
(c) Drugs & Pharmaceuticals	221	87,79	79,37	338	85,03	71,48
(d) Non-Edible Oils	18	10,44	6,82	19	3,69	2,96
(e) Other Chemicals & Chemical Products	988	91,73	79,36	1,318	205,89	160,58
9. Petroleum, Coal Products & Nuclear Fuels	68	19,15	13,89	76	25,14	21,78
10. Manufacture of Cement & Cement Products	179	18,24	12,09	260	92,51	93,75
11. Basic Metals & Metal Products	1,914	455,86	344,86	2,217	576,97	473,54
(a) Iron & Steel	337	300,49	229,90	489	372,50	336,30
(b) Non-Ferrous Metals	70	23,40	19,77	98	58,77	24,40
(c) Other Metal Products	1,507	131,97	95,18	1,630	145,69	112,84
12. Engineering	2,668	1370,73	1125,77	4,123	1800,22	1322,85
(a) Heavy Engineering	232	307,60	253,87	338	623,31	396,20
(b) Light Engineering	1,201	495,14	393,72	2,104	467,84	397,42
(c) Electrical Machinery & Goods	851	198,48	167,21	1,120	184,45	143,05
(d) Electronic Machinery &	384	369,52	310,97	561	524,63	386,19

	Goods						
13.	Vehicles, Vehicle Parts & Transport Equipments	900	133,00	78,01	1,143	280,59	186,58
14.	Other Industries	1,81,408	971,76	638,19	97,656	676,62	596,08
15.	Electricity, Gas & Water	114	271,50	196,28	119	291,77	246,45
	(a) Electricity Generation & Transmission	69	245,60	186,27	79	288,12	243,51
	(b) Non-Conventional Energy	8	23,99	8,30	15	92	84
	(c) Gas, Steam & Water Supply	37	1,91	1,71	25	2,74	2,10
16.	Construction	816	28,66	24,40	2,995	127,87	106,04
III.	TRANSPORT OPERATORS	10,322	173,36	116,03	37,254	372,78	299,34
IV.	PROFESSIONAL AND OTHER SERVICES	14,712	216,50	153,95	1,02,833	651,06	515,46
V.	PERSONAL LOANS	2,74,166	1202,43	1014,77	5,21,043	1917,20	1706,41
1.	Loans for Purchase of Consumer Durables	38,248	82,56	67,60	45,414	106,96	88,68
2.	Loans for Housing	23,801	496,33	428,72	56,981	660,12	600,46
3.	Rest of the Personal Loans	2,12,117	623,54	518,46	4,18,648	1150,12	1017,27
VI.	TRADE	96,600	1481,15	725,11	2,02,282	1139,17	921,55
1.	Wholesale Trade	6,829	326,89	258,85	14,834	393,92	288,39
2.	Retail Trade	89,771	1154,26	466,26	1,87,448	745,25	633,16
VII.	FINANCE	844	149,83	138,24	1,189	819,27	680,75
VIII.	ALL OTHERS	82,590	865,64	787,54	2,29,858	1111,84	958,91
TOTAL BANK CREDIT		9,71,410	9689,81	7262,74	19,90,631	14492,59	11966,09
<i>OF WHICH:</i> 1. Artisans & Village Industries		13,293	60,09	52,41	33,869	70,05	63,83
2. Other Small Scale Industries		1,48,457	1148,48	921,53	67,417	1141,85	931,98

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	7	8	9	10	11	12
I. AGRICULTURE	-	-	-	5,27,553	877,86	824,40
1. Direct Finance	-	-	-	5,13,996	855,08	805,47
2. Indirect Finance	-	-	-	13,557	22,78	18,93
II. INDUSTRY	1,055	1635,63	1133,03	35,893	67,37	54,09
1. Mining & Quarrying	-	-	-	21	1,31	98
2. Food Manufacturing & Processing	23	46,79	13,77	391	5,60	4,26
(a) Rice Mills, Flour & Dal Mills	-	-	-	157	1,77	1,41
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	-	-	-	25	84	59
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	5	3,41	2,74	-	-	-
(f) Others	18	43,37	11,03	209	3,00	2,27
3. Beverage & Tobacco	9	12,36	6,41	5	19	14
4. Textiles	43	117,43	73,47	163	1,51	1,30
(a) Cotton Textiles	12	35,95	16,01	10	19	18
(b) Jute Textiles	4	22,50	15,80	1	4	4
(c) Handloom Textiles & Khadi	-	-	-	19	8	7
(d) Other Textiles	27	58,98	41,67	133	1,19	1,01
5. Paper, Paper Products & Printing	4	2,88	2,86	49	80	76
6. Leather & Leather Products	-	-	-	15	19	16
7. Rubber & Rubber Products	1	1,00	27	6	7	6
8. Chemicals & Chemical Products	45	144,05	81,66	66	65	55

	(a) Heavy Industrial Chemicals	7	17,14	14,45	-	-	-
	(b) Fertilisers	2	1,48	28	-	-	-
	(c) Drugs & Pharmaceuticals	15	20,58	17,96	18	18	15
	(d) Non-Edible Oils	-	-	-	-	-	-
	(e) Other Chemicals & Chemical Products	21	104,85	48,97	48	47	40
9.	Petroleum, Coal Products & Nuclear Fuels	3	1,15	-	1	3	3
10.	Manufacture of Cement & Cement Products	2	13,33	13,34	10	13	12
11.	Basic Metals & Metal Products	12	13,77	8,20	39	41	34
	(a) Iron & Steel	2	4,50	59	-	-	-
	(b) Non-Ferrous Metals	2	16	3	-	-	-
	(c) Other Metal Products	8	9,11	7,58	39	41	34
12.	Engineering	147	559,19	365,49	230	3,62	3,01
	(a) Heavy Engineering	13	70,47	61,88	72	1,95	1,71
	(b) Light Engineering	39	142,96	101,06	115	1,24	92
	(c) Electrical Machinery & Goods	39	112,11	59,22	41	32	28
	(d) Electronic Machinery & Goods	56	233,66	143,32	2	11	10
13.	Vehicles, Vehicle Parts & Transport Equipments	30	91,67	55,53	371	4,34	2,84
14.	Other Industries	726	617,16	503,51	34,424	46,27	37,56
15.	Electricity, Gas & Water	-	-	-	1	4	4
	(a) Electricity Generation & Transmission	-	-	-	1	4	4
	(b) Non-Conventional Energy	-	-	-	-	-	-
	(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16.	Construction	10	14,85	8,52	101	2,20	1,95
III.	TRANSPORT OPERATORS	5	82	58	10,681	76,71	53,95
IV.	PROFESSIONAL AND OTHER SERVICES	79	80,80	63,61	32,420	47,92	38,56
V.	PERSONAL LOANS	1,26,081	513,07	304,79	1,32,133	203,66	182,62
	1. Loans for Purchase of Consumer Durables	-	-	-	7,170	12,52	10,23
	2. Loans for Housing	226	19,75	19,53	7,651	60,50	55,14
	3. Rest of the Personal Loans	1,25,855	493,33	285,26	1,17,312	130,64	117,26
VI.	TRADE	15	46,97	16,65	1,06,239	168,67	144,20
	1. Wholesale Trade	7	25,76	6,62	6,446	16,29	13,75
	2. Retail Trade	8	21,22	10,03	99,793	152,38	130,45
VII.	FINANCE	16	133,35	71,72	22	28	18
VIII.	ALL OTHERS	3,696	71,30	48,63	99,847	89,00	82,22
TOTAL BANK CREDIT		1,30,947	2481,94	1639,01	9,44,788	1531,46	1380,22
<i>OF WHICH:</i> 1. Artisans & Village Industries		2	2	2	22,732	29,71	23,61
2. Other Small Scale Industries		60	76,23	58,22	11,048	18,14	14,93

OCCUPATION	OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	13	14	15	16	17	18
I. AGRICULTURE	62,252	381,79	360,85	16,65,875	4770,58	4310,77
1. Direct Finance	61,077	350,91	331,55	16,42,801	3931,08	3585,15
2. Indirect Finance	1,175	30,88	29,30	23,074	839,50	725,62

II. INDUSTRY	11,022	1459,97	1258,75	3,60,248	13734,20	10531,13
1. Mining & Quarrying	85	38,44	36,30	615	345,80	250,24
2. Food Manufacturing & Processing	603	205,07	173,83	4,904	1112,65	864,71
(a) Rice Mills, Flour & Dal Mills	200	26,63	21,32	1,739	122,85	96,51
(b) Sugar	21	12,01	10,01	109	199,54	179,91
(c) Edible Oils & Vanaspati	68	4,04	3,54	555	68,12	57,00
(d) Tea Processing	1	3	3	14	5,63	2,16
(e) Processing of Fruits & Vegetables	15	14,98	10,16	123	56,19	42,28
(f) Others	298	147,38	128,76	2,364	660,34	486,86
3. Beverage & Tobacco	61	47,59	44,61	329	249,33	207,25
4. Textiles	655	148,07	123,09	5,517	1234,38	934,32
(a) Cotton Textiles	126	18,71	17,08	612	247,18	179,53
(b) Jute Textiles	2	26	26	22	26,32	19,50
(c) Handloom Textiles & Khadi	27	8,07	7,54	461	38,74	33,96
(d) Other Textiles	500	121,03	98,22	4,422	922,14	701,33
5. Paper, Paper Products & Printing	271	33,14	20,25	2,434	271,77	198,71
6. Leather & Leather Products	27	6,28	5,79	520	135,89	96,70
7. Rubber & Rubber Products	63	7,77	5,80	678	142,07	82,37
8. Chemicals & Chemical Products	363	70,77	61,38	3,594	830,72	628,08
(a) Heavy Industrial Chemicals	16	4,50	3,29	167	51,92	42,79
(b) Fertilisers	7	55	68	83	102,43	59,82
(c) Drugs & Pharmaceuticals	80	34,03	27,96	672	227,60	196,92
(d) Non-Edible Oils	5	23	24	42	14,36	10,02
(e) Other Chemicals & Chemical Products	255	31,46	29,21	2,630	434,41	318,53
9. Petroleum, Coal Products & Nuclear Fuels	12	1,95	76	160	47,42	36,46
10. Manufacture of Cement & Cement Products	78	25,20	20,82	529	149,42	140,11
11. Basic Metals & Metal Products	351	119,35	105,29	4,533	1166,35	932,23
(a) Iron & Steel	140	96,59	84,84	968	774,08	651,63
(b) Non-Ferrous Metals	14	1,13	96	184	83,47	45,17
(c) Other Metal Products	197	21,63	19,49	3,381	308,80	235,43
12. Engineering	770	396,37	358,15	7,938	4130,14	3175,27
(a) Heavy Engineering	90	32,67	29,30	745	1036,00	742,96
(b) Light Engineering	309	82,14	78,18	3,768	1189,32	971,31
(c) Electrical Machinery & Goods	192	76,90	58,77	2,243	572,26	428,53
(d) Electronic Machinery & Goods	179	204,65	191,90	1,182	1332,56	1032,48
13. Vehicles, Vehicle Parts & Transport Equipments	281	32,03	29,55	2,725	541,63	352,51
14. Other Industries	6,919	132,27	114,34	3,21,133	2444,08	1889,69
15. Electricity, Gas & Water	25	36,40	33,50	259	599,70	476,27
(a) Electricity Generation & Transmission	8	25,76	25,33	157	559,50	455,15
(b) Non-Conventional Energy	13	10,33	7,96	36	35,25	17,09
(c) Gas, Steam & Water Supply	4	31	22	66	4,95	4,03
16. Construction	458	159,28	125,29	4,380	332,86	266,20
III. TRANSPORT OPERATORS	6,026	81,59	60,87	64,288	705,27	530,76
IV. PROFESSIONAL AND OTHER SERVICES	12,055	318,69	268,15	1,62,099	1314,97	1039,73
V. PERSONAL LOANS	1,28,394	476,13	408,90	11,81,817	4312,50	3617,50
1. Loans for Purchase of Consumer Durables	27,715	57,08	48,89	1,18,547	259,13	215,39
2. Loans for Housing	6,190	101,00	88,94	94,849	1337,69	1192,79

3. Rest of the Personal Loans	94,489	318,05	271,07	9,68,421	2715,68	2209,32
VI. TRADE	37,618	586,42	492,95	4,42,754	3422,37	2300,46
1. Wholesale Trade	4,961	272,28	227,20	33,077	1035,12	794,81
2. Retail Trade	32,657	314,14	265,75	4,09,677	2387,25	1505,65
VII. FINANCE	279	415,06	183,46	2,350	1517,79	1074,35
VIII. ALL OTHERS	35,627	300,64	245,85	4,51,618	2438,41	2123,14
TOTAL BANK CREDIT	2,93,273	4020,28	3279,78	43,31,049	32216,09	25527,83
<i>OF WHICH:</i> 1. Artisans & Village Industries	1,153	4,86	4,29	71,049	164,72	144,17
2. Other Small Scale Industries	7,056	294,76	236,88	2,34,038	2679,45	2163,53