

Table No. 5.7 - State and Population Group - Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March 1999 (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	11,50,726	2448,40	2236,93	4,26,881	1466,40	1335,28
1. Direct Finance	11,34,312	2277,45	2087,89	4,21,894	1239,53	1127,94
2. Indirect Finance	16,414	170,95	149,04	4,987	226,87	207,34
II. INDUSTRY	98,815	1470,59	1142,26	1,31,775	1052,00	891,37
1. Mining & Quarrying	83	40,91	27,76	119	22,45	19,30
2. Food Manufacturing & Processing	1,331	172,29	133,57	1,653	350,88	271,80
(a) Rice Mills, Flour & Dal Mills	688	18,52	13,83	546	30,62	25,73
(b) Sugar	18	50,93	49,03	35	40,12	31,27
(c) Edible Oils & Vanaspati	103	3,21	2,48	257	30,46	21,82
(d) Tea Processing	2	75	84	1	8	8
(e) Processing of Fruits & Vegetables	16	3,85	2,76	12	2,49	2,05
(f) Others	504	95,03	64,63	802	247,12	190,85
3. Beverage & Tobacco	41	13,99	8,54	69	6,83	5,03
4. Textiles	573	137,09	94,62	1,436	69,75	58,41
(a) Cotton Textiles	52	45,54	30,53	228	21,65	18,06
(b) Jute Textiles	4	27	28	4	40	32
(c) Handloom Textiles & Khadi	125	1,04	91	175	1,99	1,90
(d) Other Textiles	392	90,24	62,89	1,029	45,71	38,12
5. Paper, Paper Products & Printing	181	10,62	8,54	398	55,07	42,93
6. Leather & Leather Products	35	12,90	12,25	97	5,16	6,25
7. Rubber & Rubber Products	29	3,69	4,97	77	2,50	2,11
8. Chemicals & Chemical Products	301	47,76	39,10	670	42,01	35,15
(a) Heavy Industrial Chemicals	11	2,96	2,80	28	6,02	5,94
(b) Fertilisers	2	33	33	10	78	70
(c) Drugs & Pharmaceuticals	56	22,83	18,28	95	10,93	10,20
(d) Non-Edible Oils	6	83	72	10	1,23	1,15
(e) Other Chemicals & Chemical Products	226	20,81	16,97	527	23,05	17,16
9. Petroleum, Coal Products & Nuclear Fuels	15	5,01	4,38	21	6,66	9,04
10. Manufacture of Cement & Cement Products	90	3,73	1,27	124	19,68	18,33
11. Basic Metals & Metal Products	256	73,38	67,31	353	54,30	42,49
(a) Iron & Steel	68	62,14	58,65	70	42,53	31,95
(b) Non-Ferrous Metals	7	53	27	11	2,00	1,92
(c) Other Metal Products	181	10,71	8,40	272	9,77	8,61
12. Engineering	721	485,31	368,06	831	68,29	77,77
(a) Heavy Engineering	136	38,46	28,92	66	13,37	7,98
(b) Light Engineering	359	299,26	218,39	367	29,24	46,32
(c) Electrical Machinery & Goods	167	60,99	47,94	355	13,48	11,95
(d) Electronic Machinery & Goods	59	86,60	72,81	43	12,20	11,51
13. Vehicles, Vehicle Parts & Transport Equipments	904	32,48	26,33	573	14,49	11,47
14. Other Industries	93,740	233,09	193,71	1,24,770	304,28	265,31
15. Electricity, Gas & Water	16	189,94	145,17	61	15,16	12,36
(a) Electricity Generation & Transmission	7	165,52	136,49	25	13,58	11,17
(b) Non-Conventional Energy	4	23,77	8,10	3	16	12
(c) Gas, Steam & Water Supply	5	66	58	33	1,41	1,08
16. Construction	499	8,41	6,70	523	14,49	13,63
III. TRANSPORT OPERATORS	16,421	173,41	125,85	14,849	168,19	123,97
IV. PROFESSIONAL AND OTHER SERVICES	66,614	149,23	118,84	48,827	214,36	184,77
V. PERSONAL LOANS	2,83,681	596,37	530,94	2,64,939	784,06	698,28
1. Loans for Purchase of Consumer Durables	17,734	33,90	28,32	27,443	51,93	44,60
2. Loans for Housing	15,259	142,48	127,90	22,511	252,94	226,22
3. Rest of the Personal Loans	2,50,688	419,99	374,71	2,14,985	479,18	427,46
VI. TRADE	2,10,793	496,17	434,80	1,32,262	573,76	490,46
1. Wholesale Trade	6,281	127,35	116,04	10,692	180,40	146,69
2. Retail Trade	2,04,512	368,82	318,76	1,21,570	393,36	343,77
VII. FINANCE	208	24,50	21,83	636	59,28	46,29
VIII. ALL OTHERS	1,50,427	258,69	233,45	1,00,393	307,89	278,12

TOTAL BANK CREDIT	19,77,685	5617,36	4844,90	11,20,562	4625,94	4048,53
<i>OF WHICH:</i> 1. Artisans & Village Industries	34,730	48,51	41,65	23,946	55,96	50,06
2. Other Small Scale Industries	58,642	270,86	214,12	97,239	417,21	363,82

SOUTHERN REGION
STATE : KARNATAKA

(Amount in Rupees Lakh)

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	82,067	368,99	324,76	6,201	486,79	413,80
1. Direct Finance	80,900	327,75	290,64	5,695	86,36	78,68
2. Indirect Finance	1,167	41,24	34,11	506	400,43	335,12
II. INDUSTRY	57,126	1831,33	1430,58	72,532	9380,28	7066,91
1. Mining & Quarrying	128	26,82	19,88	285	255,61	183,29
2. Food Manufacturing & Processing	1,293	264,27	205,65	627	325,21	253,68
(a) Rice Mills, Flour & Dal Mills	458	55,92	41,26	47	17,78	15,69
(b) Sugar	19	60,58	57,68	37	47,92	41,93
(c) Edible Oils & Vanaspati	180	21,27	17,63	15	13,18	15,07
(d) Tea Processing	5	28	25	6	4,52	99
(e) Processing of Fruits & Vegetables	15	1,20	1,08	80	48,64	36,38
(f) Others	616	125,02	87,75	442	193,16	143,63
3. Beverage & Tobacco	80	97,29	86,49	139	131,21	107,20
4. Textiles	1,040	107,14	83,70	2,468	920,40	697,59
(a) Cotton Textiles	154	78,83	59,76	178	101,16	71,18
(b) Jute Textiles	1	9	5	13	25,56	18,84
(c) Handloom Textiles & Khadi	113	3,25	2,78	48	32,47	28,38
(d) Other Textiles	772	24,97	21,11	2,229	761,22	579,20
5. Paper, Paper Products & Printing	656	51,56	36,65	1,199	154,52	110,59
6. Leather & Leather Products	176	4,39	3,52	212	113,44	74,68
7. Rubber & Rubber Products	299	94,56	43,99	273	41,32	31,31
8. Chemicals & Chemical Products	836	126,78	97,09	1,787	614,17	456,74
(a) Heavy Industrial Chemicals	41	3,95	2,52	87	38,99	31,53
(b) Fertilisers	27	36,38	22,96	44	64,94	35,83
(c) Drugs & Pharmaceuticals	162	16,11	13,17	359	177,73	155,27
(d) Non-Edible Oils	20	11,57	7,50	6	73	66
(e) Other Chemicals & Chemical Products	586	58,77	50,94	1,291	331,78	233,46
9. Petroleum, Coal Products & Nuclear Fuels	43	15,73	10,53	81	20,02	12,52
10. Manufacture of Cement & Cement Products	153	18,11	18,03	162	107,90	102,49
11. Basic Metals & Metal Products	1,618	287,09	189,34	2,306	751,58	633,09
(a) Iron & Steel	309	186,81	136,55	521	482,60	424,48
(b) Non-Ferrous Metals	39	43,05	12,94	127	37,89	30,05
(c) Other Metal Products	1,270	57,23	39,86	1,658	231,09	178,55
12. Engineering	1,287	119,05	94,60	5,099	3457,49	2634,85
(a) Heavy Engineering	99	40,65	30,93	444	943,52	675,13
(b) Light Engineering	717	49,94	42,16	2,325	810,88	664,44
(c) Electrical Machinery & Goods	397	18,38	14,63	1,324	479,41	354,00
(d) Electronic Machinery & Goods	74	10,08	6,88	1,006	1223,69	941,28
13. Vehicles, Vehicle Parts & Transport Equipments	589	99,04	100,54	659	395,62	214,17
14. Other Industries	48,042	448,75	384,60	54,581	1457,96	1046,07
15. Electricity, Gas & Water	43	18,24	17,69	139	376,36	301,06
(a) Electricity Generation & Transmission	37	17,91	17,37	88	362,49	290,13
(b) Non-Conventional Energy	4	19	19	25	11,12	8,69
(c) Gas, Steam & Water Supply	2	14	13	26	2,74	2,24
16. Construction	843	52,50	38,28	2,515	257,46	207,60
III. TRANSPORT OPERATORS	14,370	152,45	116,58	18,648	211,22	164,36
IV. PROFESSIONAL AND OTHER SERVICES	29,516	338,15	281,04	17,142	613,23	455,08
V. PERSONAL LOANS	2,36,819	1066,89	928,53	3,96,378	1865,18	1459,75
1. Loans for Purchase of Consumer Durables	22,642	56,33	45,62	50,728	116,95	96,85
2. Loans for Housing	33,284	476,45	421,88	23,795	465,82	416,78
3. Rest of the Personal Loans	1,80,893	534,11	461,03	3,21,855	1282,40	946,11
VI. TRADE	65,171	599,69	477,60	34,528	1752,75	897,60
1. Wholesale Trade	5,442	210,23	151,93	10,662	517,15	380,15
2. Retail Trade	59,729	389,47	325,67	23,866	1235,60	517,45
VII. FINANCE	868	234,09	103,41	638	1199,92	902,83
VIII. ALL OTHERS	72,986	381,71	335,19	1,27,812	1490,12	1276,39
TOTAL BANK CREDIT	5,58,923	4973,30	3997,69	6,73,879	16999,49	12636,72
<i>OF WHICH:</i> 1. Artisans & Village Industries	7,940	32,25	28,29	4,433	28,00	24,17
2. Other Small Scale Industries	44,342	569,43	458,81	33,815	1421,95	1126,78