

**Table No. 5.9 - District-Wise Classification of Outstanding Credit of
Scheduled Commercial Banks According to Occupation - March
1999 [Part 19 of 22]**

SOUTHERN REGION		STATE : KARNATKA				(Amount in Rupees Thousand)			
		BAGALKOTE		BANGALORE RURAL		BANGALORE URBAN		BELGAUM	
OCCUPATION		No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
		1	2	3	4	5	6	7	8
I. AGRICULTURE		52,450	164,51,98	79,236	142,68,14	21,789	594,21,37	1,17,564	300,59,21
1.	Direct Finance	50,812	161,69,90	78,956	130,29,89	21,134	112,25,69	1,16,180	289,65,46
2.	Indirect Finance	1,638	2,82,08	280	12,38,25	655	481,95,68	1,384	10,93,75
II. INDUSTRY		19,543	37,45,10	5,423	167,11,86	78,517	7844,19,16	41,571	193,12,83
1.	Mining & Quarrying	10	46,08	40	8,48,77	300	188,93,31	25	1,13,71
2.	Manufacturing & Processing	19,440	36,80,96	5,365	153,88,94	75,543	7002,34,00	41,329	185,66,52
3.	Electricity, Gas & Water	-	-	3	3,86,49	149	444,74,66	33	91,79
4.	Construction	93	18,06	15	87,66	2,525	208,17,19	184	5,40,81
III. TRANSPORT OPERATORS		545	6,04,51	591	6,79,55	19,903	172,22,02	3,504	23,53,44
IV. PROFESSIONAL AND OTHER SERVICES		3,550	6,48,00	3,164	9,54,75	19,182	477,16,18	12,734	38,99,51
V. PERSONAL LOANS		17,137	39,67,90	18,102	45,70,16	4,28,943	1533,29,96	56,248	144,67,94
1.	Loans for Purchase of Consumer Durables	1,090	1,94,34	1,437	2,27,16	56,314	104,09,48	3,845	6,66,22
2.	Loans for Housing	1,108	12,01,98	1,019	11,48,22	25,524	434,55,56	5,684	54,71,13
3.	Rest of the Personal Loans	14,939	25,71,58	15,646	31,94,78	3,47,105	994,64,92	46,719	83,30,59
VI. TRADE		9,787	19,95,44	10,550	35,08,42	39,089	922,97,08	25,285	88,12,32
1.	Wholesale Trade	501	2,09,67	437	17,51,89	10,893	384,05,33	1,811	24,40,78
2.	Retail Trade	9,286	17,85,77	10,113	17,56,53	28,196	538,91,75	23,474	63,71,54
VII. FINANCE		155	35,22	23	61,57	645	916,28,01	35	2,34,47
VIII. ALL OTHERS		9,831	15,65,55	6,914	19,40,55	1,38,677	1329,84,90	30,062	63,43,07
TOTAL BANK CREDIT		1,12,998	290,13,70	1,24,003	426,95,00	7,46,745	13790,18,6	2,87,003	854,82,79
<i>OF WHICH:</i> 1. Artisans & Village Industries		3,924	6,68,89	2,082	3,99,70	5,490	27,50,86	5,369	9,80,60
2. Other Small Scale Industries		15,494	22,95,30	2,771	32,43,88	38,745	1248,84,04	34,098	88,92,29

		(Amount in Rupees Thousand)							
		BELLARY		BIDAR		BIJAPUR		CHAMARAJANAGAR	
OCCUPATION		No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
		9	10	11	12	13	14	15	16
I. AGRICULTURE		72,755	178,41,84	40,574	67,96,34	55,331	123,36,44	29,392	37,41,96
1.	Direct Finance	72,412	169,08,08	40,476	59,43,31	54,103	115,53,19	29,075	37,03,85
2.	Indirect Finance	343	9,33,76	98	8,53,03	1,228	7,83,25	317	38,11
II. INDUSTRY		10,995	209,44,44	15,965	36,64,43	19,007	71,71,31	2,194	4,36,90
1.	Mining & Quarrying	78	20,92,67	2	9,97	1	9,62	3	18,22
2.	Manufacturing & Processing	10,854	186,85,36	15,942	35,97,41	18,993	70,67,26	2,189	4,12,83
3.	Electricity, Gas & Water	1	2,68	-	-	-	-	-	-
4.	Construction	62	1,63,73	21	57,05	13	94,43	2	5,85
III. TRANSPORT OPERATORS		2,106	9,70,58	1,212	7,91,32	729	5,32,12	149	1,02,41
IV. PROFESSIONAL AND OTHER SERVICES		6,911	19,29,27	3,602	6,82,67	5,652	17,60,47	776	1,22,67
V. PERSONAL LOANS		36,896	78,95,45	15,177	39,90,19	17,417	51,76,65	10,215	13,32,01
1.	Loans for Purchase of Consumer Durables	5,391	8,19,93	1,026	1,64,05	686	1,57,27	869	90,04
2.	Loans for Housing	3,129	26,86,88	1,050	13,47,73	2,159	24,03,56	333	1,91,96
3.	Rest of the Personal Loans	28,376	43,88,64	13,101	24,78,41	14,572	26,15,82	9,013	10,50,01
VI. TRADE		22,060	55,86,17	11,329	24,96,29	14,155	46,47,29	6,462	11,52,47
1.	Wholesale Trade	1,017	11,34,39	1,315	4,19,89	279	10,42,60	65	54,24
2.	Retail Trade	21,043	44,51,78	10,014	20,76,40	13,876	36,04,69	6,397	10,98,23
VII. FINANCE		371	32,28,64	1	20	42	77,37	3	1,49
VIII. ALL OTHERS		22,501	33,40,31	5,096	7,03,37	11,921	22,22,56	4,585	5,09,11
TOTAL BANK CREDIT		1,74,595	617,36,70	92,956	191,24,81	1,24,254	339,24,21	53,776	73,99,02
<i>OF WHICH:</i> 1. Artisans & Village Industries		4,547	5,05,66	1,186	2,24,25	3,865	4,36,68	1,382	1,63,72
2. Other Small Scale Industries		4,471	33,89,91	14,752	25,94,62	14,951	23,05,77	863	1,92,50

		(Amount in Rupees Thousand)			
		CHIKMAGALUR	CHITRADURGA	DAKSHIN KANNADA	DAVANGERE

OCCUPATION		No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
		17	18	19	20	21	22	23	24
I.	AGRICULTURE	61,003	425,38,79	64,312	109,45,13	37,199	108,84,36	64,480	126,27,35
	1. Direct Finance	60,598	361,04,42	63,068	105,75,34	36,743	96,84,90	64,183	124,53,57
	2. Indirect Finance	405	64,34,37	1,244	3,69,79	456	11,99,46	297	1,73,78
II.	INDUSTRY	5,223	84,21,83	4,510	46,57,50	8,931	374,76,81	5,993	60,77,84
	1. Mining & Quarrying	6	77,44	6	28,85	23	4,78,63	2	12,31
	2. Manufacturing & Processing	5,182	82,46,85	4,489	45,86,54	8,732	357,46,27	5,932	60,13,97
	3. Electricity, Gas & Water	1	50,67	2	7,92	3	8,89	4	11,48
	4. Construction	34	46,87	13	34,19	173	12,43,02	55	40,08
III.	TRANSPORT OPERATORS	1,513	13,57,02	1,606	8,05,40	4,867	61,63,36	1,564	7,27,09
IV.	PROFESSIONAL AND OTHER SERVICES	5,950	19,34,72	7,289	10,19,37	10,051	115,34,42	5,210	17,34,92
V.	PERSONAL LOANS	22,292	81,64,84	16,274	32,41,06	58,092	252,24,41	24,217	57,66,90
	1. Loans for Purchase of Consumer Durables	2,359	5,15,58	1,039	1,62,14	5,141	13,78,09	2,086	3,41,02
	2. Loans for Housing	1,567	20,09,13	981	9,85,77	7,788	96,37,91	1,969	20,84,55
	3. Rest of the Personal Loans	18,366	56,40,13	14,254	20,93,15	45,163	142,08,41	20,162	33,41,33
VI.	TRADE	17,206	70,29,58	19,864	38,23,57	18,972	137,13,70	13,962	45,56,95
	1. Wholesale Trade	323	32,08,53	464	11,68,77	1,240	47,74,08	797	13,48,17
	2. Retail Trade	16,883	38,21,05	19,400	26,54,80	17,732	89,39,62	13,165	32,08,78
VII.	FINANCE	63	2,89,15	19	7,13,96	282	37,97,25	29	51,01
VIII.	ALL OTHERS	7,509	45,32,89	9,662	21,90,54	13,405	90,56,79	8,330	14,99,67
TOTAL BANK CREDIT		1,20,759	742,68,82	1,23,536	273,96,53	1,51,799	1178,51,10	1,23,785	330,41,73
OF WHICH: 1. Artisans & Village Industries		2,495	3,06,91	1,262	2,13,67	2,631	7,57,23	1,086	1,63,46
2. Other Small Scale Industries		2,204	9,55,95	2,096	11,84,14	5,069	171,12,12	3,068	17,68,56

SOUTHERN REGION

STATE : KARNATKA

(Amount in Rupees Thousand)

OCCUPATION		DHARWAD		GADAG		GULBARGA		HASSAN	
		No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
		25	26	27	28	29	30	31	32
I.	AGRICULTURE	37,306	85,96,00	28,746	49,28,13	1,07,598	162,47,42	89,609	232,62,56
	1. Direct Finance	37,071	81,69,46	27,733	48,16,06	1,06,217	154,13,34	89,363	227,27,92
	2. Indirect Finance	235	4,26,54	1,013	1,12,07	1,381	8,34,08	246	5,34,64
II.	INDUSTRY	14,705	198,26,84	8,611	14,84,61	29,531	131,12,36	4,219	56,61,33
	1. Mining & Quarrying	23	1,37,78	-	-	14	67,61	4	45,73
	2. Manufacturing & Processing	14,524	174,50,78	8,598	14,74,51	29,489	129,61,23	4,027	52,00,03
	3. Electricity, Gas & Water	4	12,73,04	-	-	1	3,93	-	-
	4. Construction	154	9,65,24	13	10,10	27	79,59	188	4,15,57
III.	TRANSPORT OPERATORS	3,226	29,28,07	659	3,12,53	2,924	17,58,16	1,887	14,14,73
IV.	PROFESSIONAL AND OTHER SERVICES	6,440	31,11,57	2,889	5,08,69	6,830	13,50,12	5,650	16,40,97
V.	PERSONAL LOANS	35,709	160,19,51	10,678	22,11,72	35,028	92,71,01	35,884	75,75,11
	1. Loans for Purchase of Consumer Durables	3,330	8,54,03	1,010	1,46,85	1,778	2,58,86	3,855	3,97,11
	2. Loans for Housing	6,674	88,19,11	992	7,90,98	2,450	33,39,52	1,782	21,84,87
	3. Rest of the Personal Loans	25,705	63,46,37	8,676	12,73,89	30,800	56,72,63	30,247	49,93,13
VI.	TRADE	11,431	108,73,17	6,447	11,04,58	21,623	63,08,32	15,168	73,14,99
	1. Wholesale Trade	1,277	42,55,73	663	1,30,75	1,404	15,56,73	659	37,77,50
	2. Retail Trade	10,154	66,17,44	5,784	9,73,83	20,219	47,51,59	14,509	35,37,49
VII.	FINANCE	75	31,33,65	29	14,22	8	56,73	14	7,26,20
VIII.	ALL OTHERS	15,621	53,02,52	7,331	8,40,29	7,416	17,85,02	15,682	25,12,91
TOTAL BANK CREDIT		1,24,513	697,91,33	65,390	114,04,77	2,10,958	498,89,14	1,68,113	501,08,80
OF WHICH: 1. Artisans & Village Industries		1,829	6,29,02	2,283	4,23,38	2,765	5,02,24	1,377	2,97,24
2. Other Small Scale Industries		11,927	89,10,48	6,223	9,73,00	26,038	62,66,86	2,287	17,98,12

(Amount in Rupees Thousand)

OCCUPATION		HAVERI		KODAGU		KOLAR		KOPPAL	
		No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
		33	34	35	36	37	38	39	40
I.	AGRICULTURE	51,795	82,70,83	36,489	221,78,95	1,08,386	161,56,13	48,944	109,18,60
	1. Direct Finance	51,040	81,88,92	36,243	202,73,20	1,05,941	151,49,97	48,604	105,32,65
	2. Indirect Finance	755	81,91	246	19,05,75	2,445	10,06,16	340	3,85,95
II.	INDUSTRY	9,085	13,72,83	2,685	28,27,61	9,122	69,61,01	5,836	18,80,71
	1. Mining & Quarrying	-	-	-	-	5	13,43,86	8	30,23
	2. Manufacturing & Processing	9,051	13,61,18	2,654	27,80,18	9,102	55,46,03	5,800	17,88,32
	3. Electricity, Gas & Water	-	-	-	-	2	6,09	-	-

4. Construction	34	11,65	31	47,43	13	65,03	28	62,16
III. TRANSPORT OPERATORS	951	3,76,42	1,304	13,62,72	1,353	11,50,04	616	2,23,23
IV. PROFESSIONAL AND OTHER SERVICES	3,830	5,24,38	2,710	6,93,38	5,610	12,00,97	3,563	6,39,87
V. PERSONAL LOANS	15,223	24,61,24	18,221	60,56,84	28,107	58,77,97	15,068	27,20,71
1. Loans for Purchase of Consumer Durables	1,215	1,56,64	1,248	4,58,33	2,832	4,76,25	1,075	1,49,25
2. Loans for Housing	1,630	8,47,76	1,236	16,66,17	1,913	15,04,64	763	8,60,33
3. Rest of the Personal Loans	12,378	14,56,84	15,737	39,32,34	23,362	38,97,08	13,230	17,11,13
VI. TRADE	8,901	28,73,59	9,184	29,65,93	18,911	59,66,13	10,141	29,32,09
1. Wholesale Trade	295	99,17	447	5,81,54	2,970	27,49,92	767	5,49,15
2. Retail Trade	8,606	27,74,42	8,737	23,84,39	15,941	32,16,21	9,374	23,82,94
VII. FINANCE	-	-	95	9,91	10	4,90,41	3	3,30
VIII. ALL OTHERS	8,089	9,92,97	8,007	20,41,24	16,292	37,28,04	7,695	11,26,26
TOTAL BANK CREDIT	97,874	168,72,26	78,695	381,36,58	1,87,791	415,30,70	91,866	204,44,77
OF WHICH: 1. Artisans & Village Industries	1,499	1,83,93	1,142	1,82,48	1,522	4,66,99	1,999	1,99,17
2. Other Small Scale Industries	7,402	9,11,80	1,175	6,19,66	2,979	17,57,65	3,264	12,26,19

(Amount in Rupees Thousand)

OCCUPATION	MANDYA		MYSORE		RAICHUR		SHIMOGA	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
	41	42	43	44	45	46	47	48
I. AGRICULTURE	87,708	115,38,50	90,226	159,33,91	70,799	168,15,25	80,321	144,57,71
1. Direct Finance	86,010	110,17,02	88,339	145,49,53	67,655	149,14,91	79,910	139,95,62
2. Indirect Finance	1,698	5,21,48	1,887	13,84,38	3,144	19,00,34	411	4,62,09
II. INDUSTRY	4,121	42,08,29	9,124	444,06,85	7,360	62,38,57	8,102	118,38,65
1. Mining & Quarrying	6	49,32	28	2,99,61	5	2,60,90	4	25,99
2. Manufacturing & Processing	4,062	37,15,19	8,858	428,81,37	7,211	56,50,54	8,081	117,44,88
3. Electricity, Gas & Water	33	3,94,23	6	2,99,24	4	1,61,83	-	-
4. Construction	20	49,55	232	9,26,63	140	1,65,30	17	67,78
III. TRANSPORT OPERATORS	1,009	4,72,00	1,549	11,53,94	981	8,14,37	2,110	21,11,42
IV. PROFESSIONAL AND OTHER SERVICES	2,929	8,64,80	6,917	80,26,47	4,448	7,38,94	6,804	54,69,81
V. PERSONAL LOANS	27,085	47,74,06	84,042	244,93,37	23,784	50,01,95	36,030	96,07,72
1. Loans for Purchase of Consumer Durables	2,078	3,23,62	7,349	13,10,08	997	1,38,07	3,042	5,42,78
2. Loans for Housing	1,708	12,06,88	7,203	94,27,38	1,607	15,09,50	3,628	34,79,25
3. Rest of the Personal Loans	23,299	32,43,56	69,490	137,55,91	21,180	33,54,38	29,360	55,85,69
VI. TRADE	11,155	31,04,24	26,792	85,39,23	16,351	40,95,54	20,862	74,90,57
1. Wholesale Trade	349	6,40,50	706	17,90,54	802	9,89,46	1,345	20,77,38
2. Retail Trade	10,806	24,63,74	26,086	67,48,69	15,549	31,06,08	19,517	54,13,19
VII. FINANCE	83	1,36,82	59	12,49,94	3	23,72	19	4,82,44
VIII. ALL OTHERS	10,349	17,73,11	27,824	107,78,08	9,755	20,43,23	11,809	26,36,91
TOTAL BANK CREDIT	1,44,439	268,71,82	2,46,533	1145,81,79	1,33,481	357,71,57	1,66,057	540,95,23
OF WHICH: 1. Artisans & Village Industries	1,770	2,66,93	2,187	5,82,15	2,065	2,86,20	4,126	6,59,28
2. Other Small Scale Industries	2,520	13,22,21	5,773	92,40,56	5,074	18,27,68	3,795	27,93,38

(Amount in Rupees Thousand)

OCCUPATION	TUMKUR		UDUPI		UTTAR KANNADA	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
	49	50	51	52	53	54
I. AGRICULTURE	86,356	130,98,59	25,663	57,69,37	19,844	49,92,34
1. Direct Finance	85,584	124,97,36	25,541	53,16,45	19,810	46,35,25
2. Indirect Finance	772	6,01,23	122	4,52,92	34	3,57,09
II. INDUSTRY	7,586	60,56,12	7,068	70,71,46	15,221	71,25,62
1. Mining & Quarrying	11	67,53	8	47,31	3	18,69
2. Manufacturing & Processing	7,448	56,62,57	6,983	68,64,64	15,116	65,33,08
3. Electricity, Gas & Water	8	2,23,59	3	19,88	2	2,10,66
4. Construction	119	1,02,43	74	1,39,63	100	3,63,19
III. TRANSPORT OPERATORS	2,289	10,03,21	3,423	43,22,84	1,718	13,63,13
IV. PROFESSIONAL AND OTHER SERVICES	4,425	11,30,29	7,956	25,56,18	7,027	15,79,28
V. PERSONAL LOANS	35,411	73,74,74	38,747	152,11,80	21,790	59,64,45
1. Loans for Purchase of Consumer Durables	3,914	4,25,90	1,654	3,75,42	1,887	4,00,54
2. Loans for Housing	2,166	22,94,23	6,606	66,71,81	2,180	20,52,16
3. Rest of the Personal Loans	29,331	46,54,61	30,487	81,64,57	17,723	35,11,75
VI. TRADE	21,033	54,48,64	14,629	54,07,79	21,405	60,01,82
1. Wholesale Trade	780	23,45,11	467	8,78,85	1,004	11,00,31
2. Retail Trade	20,253	31,03,53	14,162	45,28,94	20,401	49,01,51
VII. FINANCE	128	82,88	145	6,08,57	11	2,98,06

VIII. ALL OTHERS	14,795	41,82,61	11,968	31,63,60	10,492	25,18,16
TOTAL BANK CREDIT	1,72,023	383,77,08	1,09,599	441,11,61	97,508	298,42,86
<i>OF WHICH:</i> 1. Artisans & Village Industries	2,978	3,93,23	3,013	5,60,99	5,175	12,11,89
2. Other Small Scale Industries	4,221	30,31,60	3,549	48,89,23	9,229	19,65,78