

State : Karnataka
Table No. 5.7 – State and Population Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation March 2000

SOUTHERN REGION			(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	13,82,656	2995,43	2736,92	5,49,228	1812,43	1665,26
1. Direct Finance	13,68,087	2829,94	2595,11	5,42,482	1560,66	1430,71
2. Indirect Finance	14,569	165,48	141,81	6,746	251,77	234,55
II. INDUSTRY	77,466	1035,74	883,39	90,020	1143,62	953,04
1. Mining & Quarrying	73	24,69	20,88	118	45,50	42,52
2. Food Manufacturing & Processing	2,758	216,24	171,67	2,349	395,57	301,03
(a) Rice Mills, Flour & Dal Mills	891	25,09	19,92	998	43,68	34,36
(b) Sugar	13	51,46	51,66	28	65,18	45,68
(c) Edible Oils & Vanaspati	122	2,20	1,74	326	20,74	18,54
(d) Tea Processing	4	6,63	6,86	8	10,82	7,64
(e) Processing of Fruits & Vegetables	26	2,04	1,90	6	86	73
(f) Others	1,702	128,83	89,60	983	254,30	194,07
3. Beverage & Tobacco	43	19,60	11,31	67	8,75	7,92
4. Textiles	691	85,15	72,52	2,524	59,49	50,76
(a) Cotton Textiles	31	28,65	17,63	137	11,17	10,06
(b) Jute Textiles	4	15	17	6	89	93
(c) Handloom Textiles & Khadi	153	1,18	1,17	174	1,55	1,41
(d) Other Textiles	503	55,16	53,54	2,207	45,88	38,37
5. Paper, Paper Products & Printing	259	5,45	4,63	610	50,31	44,48
6. Leather & Leather Products	35	11,14	11,37	146	5,48	6,60
7. Rubber & Rubber Products	53	4,04	3,27	122	3,33	2,97
8. Chemicals & Chemical Products	362	37,66	32,04	566	38,08	33,74
(a) Heavy Industrial Chemicals	13	1,12	89	22	2,77	2,42
(b) Fertilisers	2	8,03	7,73	6	44	46
(c) Drugs & Pharmaceuticals	63	1,84	1,58	171	8,39	7,36
(d) Non-Edible Oils	6	88	76	8	1,51	1,45
(e) Other Chemicals & Chemical Products	278	25,79	21,08	359	24,97	22,04
9. Petroleum, Coal Products & Nuclear Fuels	11	195,64	184,97	18	1,27	1,16
10. Manufacture of Cement & Cement Products	86	2,23	1,88	156	16,72	16,21
11. Basic Metals & Metal Products	267	62,92	53,38	645	88,97	79,87
(a) Iron & Steel	35	53,23	46,09	68	63,92	59,98
(b) Non-Ferrous Metals	8	67	41	9	4,58	2,79
(c) Other Metal Products	224	9,02	6,88	568	20,46	17,10
12. Engineering	1,127	121,32	104,50	1,049	89,78	78,18
(a) Heavy Engineering	139	36,15	26,55	57	39,71	25,06
(b) Light Engineering	676	20,20	11,58	547	30,58	28,31
(c) Electrical Machinery & Goods	265	30,51	28,98	410	11,26	8,86
(d) Electronic Machinery & Goods	47	34,46	37,39	35	8,22	15,95
13. Vehicles, Vehicle Parts & Transport Equipments	753	37,29	30,94	1,302	19,83	17,78
14. Other Industries	70,608	198,15	170,67	79,597	293,20	247,05
15. Electricity, Gas & Water	16	2,29	1,58	32	12,33	9,38
(a) Electricity Generation & Transmission	6	1,53	1,02	22	11,65	8,72
(b) Non-Conventional Energy	2	7	8	3	21	20
(c) Gas, Steam & Water Supply	8	69	48	7	48	46
16. Construction	324	11,92	7,79	719	15,01	13,38
III. TRANSPORT OPERATORS	22,159	196,25	147,36	19,240	198,00	147,00
IV. PROFESSIONAL AND OTHER SERVICES	86,763	172,91	148,24	63,761	286,18	241,75
V. PERSONAL LOANS	3,86,039	861,19	755,38	3,88,587	1155,63	1006,37
1. Loans for Purchase of Consumer Durables	26,990	61,39	49,39	30,602	81,33	65,09
2. Loans for Housing	32,977	214,98	193,34	52,759	384,83	342,69
3. Rest of the Personal Loans	3,26,072	584,83	512,65	3,05,226	689,47	598,59
VI. TRADE	2,47,847	610,50	547,83	1,56,193	694,63	597,07
1. Wholesale Trade	7,609	179,15	169,73	7,679	182,84	152,14
2. Retail Trade	2,40,238	431,35	378,09	1,48,514	511,78	444,93
VII. FINANCE	676	17,62	15,71	1,101	62,10	47,42
VIII. ALL OTHERS	1,32,196	273,44	247,99	77,970	379,97	355,76

TOTAL BANK CREDIT	23,35,802	6163,09	5482,83	13,46,100	5732,56	5013,66
<i>OF WHICH:</i> 1. Artisans & Village Industries	38,878	53,40	47,34	30,010	50,99	47,34
2. Other Small Scale Industries	28,877	239,22	183,44	44,962	386,91	336,93

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	89,168	464,96	408,91	8,901	612,19	470,25
1. Direct Finance	87,467	370,11	329,12	6,274	103,35	93,59
2. Indirect Finance	1,701	94,84	79,78	2,627	508,84	376,66
II. INDUSTRY	64,771	2033,95	1672,43	1,00,520	10754,99	8219,61
1. Mining & Quarrying	129	24,94	17,12	318	338,49	209,38
2. Food Manufacturing & Processing	1,833	354,87	258,55	821	562,71	398,69
(a) Rice Mills, Flour & Dal Mills	588	61,70	55,82	51	17,78	17,25
(b) Sugar	23	81,00	64,64	49	158,87	87,65
(c) Edible Oils & Vanaspati	233	31,66	24,70	23	16,45	18,49
(d) Tea Processing	4	8,62	4,98	4	1,57	1,04
(e) Processing of Fruits & Vegetables	17	3,09	1,07	79	44,96	41,67
(f) Others	968	168,80	107,35	615	323,08	232,59
3. Beverage & Tobacco	91	107,01	63,78	136	175,26	161,49
4. Textiles	1,362	127,21	109,44	3,066	1110,84	820,15
(a) Cotton Textiles	152	91,36	77,84	357	127,04	103,54
(b) Jute Textiles	4	30	25	10	3,01	2,31
(c) Handloom Textiles & Khadi	47	2,93	2,62	55	95,73	21,85
(d) Other Textiles	1,159	32,62	28,74	2,644	885,05	692,45
5. Paper, Paper Products & Printing	1,019	46,64	34,89	1,838	137,15	107,40
6. Leather & Leather Products	165	8,55	7,91	426	102,23	84,55
7. Rubber & Rubber Products	258	61,16	47,31	332	67,07	45,70
8. Chemicals & Chemical Products	1,253	107,39	90,31	2,458	751,87	543,55
(a) Heavy Industrial Chemicals	43	3,86	3,38	73	39,18	27,63
(b) Fertilisers	20	9,06	7,36	48	44,68	34,76
(c) Drugs & Pharmaceuticals	229	11,44	9,80	551	258,42	193,86
(d) Non-Edible Oils	18	11,10	6,88	7	82	71
(e) Other Chemicals & Chemical Products	943	71,93	62,88	1,779	408,77	286,60
9. Petroleum, Coal Products & Nuclear Fuels	25	119,70	110,73	75	31,69	22,60
10. Manufacture of Cement & Cement Products	184	16,48	18,87	242	41,46	42,17
11. Basic Metals & Metal Products	1,366	372,09	315,80	2,526	707,61	614,49
(a) Iron & Steel	301	273,42	248,37	445	409,19	394,85
(b) Non-Ferrous Metals	55	44,56	22,45	110	44,97	30,51
(c) Other Metal Products	1,010	54,11	44,97	1,971	253,46	189,14
12. Engineering	2,140	152,24	117,24	6,475	4016,62	3038,68
(a) Heavy Engineering	134	29,85	22,72	434	1290,90	882,45
(b) Light Engineering	1,164	45,56	37,18	3,246	1035,07	786,17
(c) Electrical Machinery & Goods	732	63,29	48,32	1,811	554,97	465,94
(d) Electronic Machinery & Goods	110	13,53	9,03	984	1135,68	904,11
13. Vehicles, Vehicle Parts & Transport Equipments	714	63,89	67,85	548	329,56	149,70
14. Other Industries	53,220	371,66	332,38	80,061	1293,59	1030,68
15. Electricity, Gas & Water	57	19,92	18,80	129	828,08	740,32
(a) Electricity Generation & Transmission	43	18,89	18,03	82	811,81	724,79
(b) Non-Conventional Energy	5	24	16	28	13,34	12,90
(c) Gas, Steam & Water Supply	9	80	62	19	2,94	2,64
16. Construction	955	80,20	61,44	1,069	260,76	210,05
III. TRANSPORT OPERATORS	17,114	185,02	143,61	18,562	225,29	174,31
IV. PROFESSIONAL AND OTHER SERVICES	37,891	424,84	369,35	25,828	818,98	552,13
V. PERSONAL LOANS	3,38,956	1538,70	1339,23	4,16,404	2292,78	1807,29
1. Loans for Purchase of Consumer Durables	33,139	101,95	80,34	47,126	164,92	134,53
2. Loans for Housing	66,325	691,29	613,55	41,521	714,76	638,74
3. Rest of the Personal Loans	2,39,492	745,46	645,35	3,27,757	1413,10	1034,02
VI. TRADE	82,711	734,03	610,95	43,835	1237,09	984,35
1. Wholesale Trade	10,783	256,10	198,40	11,639	624,10	467,25
2. Retail Trade	71,928	477,93	412,55	32,196	612,99	517,11
VII. FINANCE	355	123,11	106,45	772	1431,00	1210,20
VIII. ALL OTHERS	59,879	479,71	418,78	1,02,424	1216,59	1069,25
TOTAL BANK CREDIT	6,90,845	5984,31	5069,72	7,17,246	18588,91	14487,39
<i>OF WHICH:</i> 1. Artisans & Village Industries	18,541	36,01	33,72	13,389	27,46	26,35
2. Other Small Scale Industries	34,369	635,82	517,13	47,512	1709,95	1345,23