

**Table No. 5.6 – State And Bank Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation**

**MARCH 2001**

**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
<b>I. AGRICULTURE</b>	<b>3,60,368</b>	<b>1339,18</b>	<b>1219,45</b>	<b>7,49,685</b>	<b>2805,60</b>	<b>2461,40</b>
1. Direct Finance	3,57,495	1220,34	1109,33	7,44,181	2261,53	2062,43
2. Indirect Finance	2,873	118,84	110,12	5,504	544,08	398,97
<b>II. INDUSTRY</b>	<b>1,35,429</b>	<b>5361,13</b>	<b>3976,00</b>	<b>1,20,202</b>	<b>8176,64</b>	<b>6134,03</b>
1. Mining & Quarrying	221	131,10	101,74	501	192,79	167,70
2. Food Manufacturing & Processing	1,893	292,15	231,80	2,920	861,55	643,17
(a) Rice Mills, Flour & Dal Mills	564	42,14	35,90	1,017	76,13	66,95
(b) Sugar	37	84,00	71,13	55	198,13	162,05
(c) Edible Oils & Vanaspati	169	35,23	29,20	267	22,81	20,15
(d) Tea Processing	6	9,22	5,69	10	12,47	12,78
(e) Processing of Fruits & Vegetables	22	3,14	2,57	104	45,23	25,76
(f) Others	1,095	118,42	87,31	1,467	506,79	355,48
3. Beverage & Tobacco	53	47,84	45,38	198	243,67	191,95
4. Textiles	2,599	535,81	354,69	2,683	745,19	565,65
(a) Cotton Textiles	112	54,11	42,76	512	191,57	157,19
(b) Jute Textiles	2	1,55	1,12	13	2,85	2,68
(c) Handloom Textiles & Khadi	158	90,13	17,01	120	9,35	8,53
(d) Other Textiles	2,327	390,01	293,80	2,038	541,42	397,26
5. Paper, Paper Products & Printing	676	75,59	56,87	1,782	219,12	167,76
6. Leather & Leather Products	183	55,07	58,84	304	54,14	37,64
7. Rubber & Rubber Products	154	23,69	20,57	606	66,20	49,65
8. Chemicals & Chemical Products	971	336,98	266,80	2,149	383,54	299,56
(a) Heavy Industrial Chemicals	47	9,32	6,28	89	14,96	14,51
(b) Fertilisers	12	4,77	3,47	43	18,00	12,17
(c) Drugs & Pharmaceuticals	231	122,44	99,50	377	101,67	80,49
(d) Non-Edible Oils	17	9,79	5,07	16	3,54	2,93
(e) Other Chemicals & Chemical Products	664	190,67	152,47	1,624	245,38	189,46
9. Petroleum, Coal Products & Nuclear Fuels	74	21,99	14,02	80	388,18	330,21
10. Manufacture of Cement & Cement Products	149	39,60	41,47	319	27,62	31,88
11. Basic Metals & Metal Products	1,216	531,77	479,33	2,267	589,62	512,54
(a) Iron & Steel	267	328,09	322,91	430	366,82	347,42
(b) Non-Ferrous Metals	76	47,17	40,59	87	51,67	33,96
(c) Other Metal Products	873	156,52	115,83	1,750	171,14	131,16
12. Engineering	2,641	1977,62	1312,09	5,096	1993,92	1215,96
(a) Heavy Engineering	179	513,97	380,81	364	773,78	416,93
(b) Light Engineering	1,356	630,25	378,38	2,343	453,65	309,33
(c) Electrical Machinery & Goods	722	316,20	217,94	1,730	320,92	179,51
(d) Electronic Machinery & Goods	384	517,20	334,96	659	445,57	310,19
13. Vehicles, Vehicle Parts & Transport Equipments	2,420	154,20	98,11	1,063	156,61	98,42
14. Other Industries	1,21,480	711,10	588,24	98,518	1034,79	838,66
15. Electricity, Gas & Water	63	232,85	216,32	158	946,52	748,90
(a) Electricity Generation & Transmission	41	229,80	213,37	93	939,15	742,08
(b) Non-Conventional Energy	17	1,66	1,69	22	1,76	1,55

(c) Gas, Steam & Water Supply	5	1,39	1,26	43	5,61	5,27
16. Construction	636	193,79	89,71	1,558	273,16	234,38
<b>III. TRANSPORT OPERATORS</b>	<b>7,145</b>	<b>144,06</b>	<b>106,40</b>	<b>29,618</b>	<b>427,29</b>	<b>343,85</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>20,731</b>	<b>309,88</b>	<b>230,01</b>	<b>1,03,146</b>	<b>914,59</b>	<b>758,04</b>
<b>V. PERSONAL LOANS</b>	<b>3,82,082</b>	<b>1914,10</b>	<b>1645,23</b>	<b>6,30,918</b>	<b>3145,80</b>	<b>2787,97</b>
1. Loans for Purchase of Consumer Durables	32,716	93,27	68,12	57,687	180,98	147,27
2. Loans for Housing	64,361	908,00	807,43	1,06,696	1312,09	1194,93
3. Rest of the Personal Loans	2,85,005	912,82	769,67	4,66,535	1652,72	1445,77
<b>VI. TRADE</b>	<b>71,325</b>	<b>704,31</b>	<b>625,07</b>	<b>1,63,765</b>	<b>1324,36</b>	<b>1133,72</b>
1. Wholesale Trade	7,262	371,61	338,72	21,445	455,77	376,40
2. Retail Trade	64,063	332,70	286,36	1,42,320	868,59	757,32
<b>VII. FINANCE</b>	<b>119</b>	<b>73,30</b>	<b>64,06</b>	<b>2,359</b>	<b>1451,24</b>	<b>1190,44</b>
<b>VIII. ALL OTHERS</b>	<b>66,156</b>	<b>768,11</b>	<b>695,60</b>	<b>1,40,355</b>	<b>1391,07</b>	<b>1223,75</b>
<b>TOTAL BANK CREDIT</b>	<b>10,43,355</b>	<b>10614,07</b>	<b>8561,83</b>	<b>19,40,048</b>	<b>19636,58</b>	<b>16033,19</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	8,281	21,89	20,26	20,090	74,18	68,54
2. Other Small Scale Industries	62,326	1143,21	932,62	53,105	1289,32	1038,96

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
<b>I. AGRICULTURE</b>	<b>8</b>	<b>3,20</b>	<b>10,39</b>	<b>5,37,508</b>	<b>1197,20</b>	<b>1111,85</b>
1. Direct Finance	4	3,03	10,21	5,25,308	1169,57	1088,62
2. Indirect Finance	4	17	17	12,200	27,63	23,23
<b>II. INDUSTRY</b>	<b>725</b>	<b>2641,84</b>	<b>1682,51</b>	<b>41,454</b>	<b>108,84</b>	<b>90,09</b>
1. Mining & Quarrying	1	75	—	26	1,70	1,14
2. Food Manufacturing & Processing	30	38,78	22,22	579	9,54	7,81
(a) Rice Mills, Flour & Dal Mills	1	5	5	207	3,45	2,82
(b) Sugar	4	4,00	3,94	4	17	9
(c) Edible Oils & Vanaspati	—	—	—	55	74	51
(d) Tea Processing	2	5,03	5,03	1	6	6
(e) Processing of Fruits & Vegetables	3	2,22	1,36	8	49	42
(f) Others	20	27,48	11,84	304	4,64	3,92
3. Beverage & Tobacco	24	32,80	15,49	9	48	35
4. Textiles	76	162,59	168,53	282	2,64	2,23
(a) Cotton Textiles	23	19,12	15,27	21	28	21
(b) Jute Textiles	—	—	—	2	13	13
(c) Handloom Textiles & Khadi	—	—	—	36	15	12
(d) Other Textiles	53	143,47	153,26	223	2,09	1,78
5. Paper, Paper Products & Printing	28	19,37	13,34	91	2,33	2,22
6. Leather & Leather Products	—	—	—	15	16	16
7. Rubber & Rubber Products	3	1,24	21	24	58	51
8. Chemicals & Chemical Products	77	178,13	141,29	120	1,61	1,37
(a) Heavy Industrial Chemicals	23	27,72	14,76	—	—	—
(b) Fertilisers	5	6,87	3,25	—	—	—
(c) Drugs & Pharmaceuticals	12	40,56	33,52	35	40	37
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	37	102,98	89,76	85	1,22	1,00
9. Petroleum, Coal Products & Nuclear Fuels	9	53,37	41,13	2	7	6
10. Manufacture of Cement & Cement Products	1	3	3	26	63	50
11. Basic Metals & Metal Products	19	68,01	48,34	61	1,06	95
(a) Iron & Steel	6	57,38	42,94	—	—	—
(b) Non-Ferrous Metals	1	4,00	—	1	15	16

(c) Other Metal Products	12	6,63	5,40	60	91	79
12. Engineering	255	995,40	588,86	330	5,30	4,15
(a) Heavy Engineering	19	153,03	84,33	83	2,37	1,83
(b) Light Engineering	75	199,89	145,31	160	1,94	1,52
(c) Electrical Machinery & Goods	66	262,78	115,35	85	84	66
(d) Electronic Machinery & Goods	95	379,70	243,88	2	15	14
13. Vehicles, Vehicle Parts & Transport Equipments	50	133,44	79,04	637	6,51	4,93
14. Other Industries	114	803,85	518,59	39,064	71,09	59,39
15. Electricity, Gas & Water	5	108,40	7,33	—	—	—
(a) Electricity Generation & Transmission	2	1,40	33	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	3	107,00	7,00	—	—	—
16. Construction	33	45,70	38,09	188	5,13	4,32
<b>III. TRANSPORT OPERATORS</b>	<b>79</b>	<b>26,99</b>	<b>23,08</b>	<b>14,766</b>	<b>99,22</b>	<b>71,74</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>303</b>	<b>155,74</b>	<b>130,15</b>	<b>35,779</b>	<b>78,22</b>	<b>66,01</b>
<b>V. PERSONAL LOANS</b>	<b>1,34,645</b>	<b>827,35</b>	<b>419,68</b>	<b>1,73,386</b>	<b>367,27</b>	<b>325,18</b>
1. Loans for Purchase of Consumer Durables	1,105	17,50	14,07	15,105	29,54	23,88
2. Loans for Housing	1,702	135,20	136,18	11,752	103,69	92,55
3. Rest of the Personal Loans	1,31,838	674,65	269,43	1,46,529	234,04	208,75
<b>VI. TRADE</b>	<b>384</b>	<b>203,98</b>	<b>151,71</b>	<b>1,12,263</b>	<b>245,50</b>	<b>211,22</b>
1. Wholesale Trade	347	137,50	116,62	4,534	20,80	18,01
2. Retail Trade	37	66,49	35,09	1,07,729	224,70	193,21
<b>VII. FINANCE</b>	<b>10</b>	<b>5,99</b>	<b>5,01</b>	<b>28</b>	<b>21</b>	<b>17</b>
<b>VIII. ALL OTHERS</b>	<b>2,947</b>	<b>41,68</b>	<b>35,58</b>	<b>1,03,273</b>	<b>119,38</b>	<b>107,77</b>
<b>TOTAL BANK CREDIT</b>	<b>1,39,101</b>	<b>3906,77</b>	<b>2458,10</b>	<b>10,18,457</b>	<b>2215,84</b>	<b>1984,03</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	2	2	2	22,675	40,54	32,96
2. Other Small Scale Industries	45	78,48	56,62	9,196	24,04	20,41

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
<b>I. AGRICULTURE</b>	<b>60,194</b>	<b>562,44</b>	<b>451,51</b>	<b>17,07,763</b>	<b>5907,63</b>	<b>5254,59</b>
1. Direct Finance	58,737	444,59	392,05	16,85,725	5099,05	4662,65
2. Indirect Finance	1,457	117,85	59,46	22,038	808,57	591,94
<b>II. INDUSTRY</b>	<b>14,121</b>	<b>2457,89</b>	<b>2011,87</b>	<b>3,11,931</b>	<b>18746,35</b>	<b>13894,50</b>
1. Mining & Quarrying	82	26,08	20,24	831	352,42	290,82
2. Food Manufacturing & Processing	772	332,14	254,39	6,194	1534,16	1159,39
(a) Rice Mills, Flour & Dal Mills	268	55,41	31,06	2,057	177,18	136,78
(b) Sugar	24	34,55	19,50	124	320,85	256,70
(c) Edible Oils & Vanaspati	70	8,43	6,19	561	67,20	56,06
(d) Tea Processing	8	14,63	8,25	27	41,40	31,81
(e) Processing of Fruits & Vegetables	17	17,01	16,75	154	68,08	46,86
(f) Others	385	202,12	172,63	3,271	859,44	631,18
3. Beverage & Tobacco	68	117,02	106,35	352	441,80	359,51
4. Textiles	1,031	222,41	165,63	6,671	1668,64	1256,73
(a) Cotton Textiles	144	25,62	21,54	812	290,70	236,96
(b) Jute Textiles	4	25	26	21	4,78	4,19
(c) Handloom Textiles & Khadi	62	3,67	3,06	376	103,30	28,71
(d) Other Textiles	821	192,87	140,78	5,462	1269,86	986,87
5. Paper, Paper Products & Printing	358	37,49	28,25	2,935	353,89	268,44
6. Leather & Leather Products	30	15,55	6,62	532	124,93	103,27
7. Rubber & Rubber Products	80	7,93	7,59	867	99,65	78,52

8. Chemicals & Chemical Products	451	120,19	102,43	3,768	1020,45	811,45
(a) Heavy Industrial Chemicals	30	11,66	8,16	189	63,66	43,71
(b) Fertilisers	12	2,31	2,44	72	31,94	21,33
(c) Drugs & Pharmaceuticals	89	57,59	48,83	744	322,65	262,71
(d) Non-Edible Oils	9	99	62	42	14,32	8,62
(e) Other Chemicals & Chemical Products	311	47,63	42,38	2,721	587,88	475,08
9. Petroleum, Coal Products & Nuclear Fuels	18	3,43	2,55	183	467,04	387,99
10. Manufacture of Cement & Cement Products	106	28,31	22,26	601	96,19	96,14
11. Basic Metals & Metal Products	485	155,83	142,46	4,048	1346,29	1183,63
(a) Iron & Steel	103	121,32	115,92	806	873,61	829,20
(b) Non-Ferrous Metals	10	2,03	2,04	175	105,01	76,76
(c) Other Metal Products	372	32,48	24,50	3,067	367,67	277,67
12. Engineering	1,014	593,76	526,09	9,336	5566,00	3647,16
(a) Heavy Engineering	115	41,41	31,89	760	1484,56	915,78
(b) Light Engineering	515	214,40	171,06	4,449	1500,14	1005,60
(c) Electrical Machinery & Goods	196	68,72	61,04	2,799	969,46	574,50
(d) Electronic Machinery & Goods	188	269,22	262,10	1,328	1611,84	1151,28
13. Vehicles, Vehicle Parts & Transport Equipments	242	42,57	33,81	4,412	493,33	314,30
14. Other Industries	8,795	311,98	217,07	2,67,971	2932,81	2221,94
15. Electricity, Gas & Water	39	214,33	194,56	265	1502,10	1167,12
(a) Electricity Generation & Transmission	10	165,46	166,78	146	1335,80	1122,57
(b) Non-Conventional Energy	23	2,98	2,43	62	6,40	5,67
(c) Gas, Steam & Water Supply	6	45,90	25,34	57	159,90	38,87
16. Construction	550	228,87	181,58	2,965	746,64	548,08
<b>III. TRANSPORT OPERATORS</b>	<b>3,524</b>	<b>96,27</b>	<b>64,81</b>	<b>55,132</b>	<b>793,83</b>	<b>609,88</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>15,897</b>	<b>755,48</b>	<b>506,67</b>	<b>1,75,856</b>	<b>2213,90</b>	<b>1690,88</b>
<b>V. PERSONAL LOANS</b>	<b>1,55,236</b>	<b>785,96</b>	<b>644,54</b>	<b>14,76,267</b>	<b>7040,47</b>	<b>5822,60</b>
1. Loans for Purchase of Consumer Durables	21,135	62,38	50,00	1,27,748	383,67	303,34
2. Loans for Housing	11,799	236,45	194,50	1,96,310	2695,43	2425,60
3. Rest of the Personal Loans	1,22,302	487,14	400,04	11,52,209	3961,38	3093,66
<b>VI. TRADE</b>	<b>21,760</b>	<b>942,03</b>	<b>612,92</b>	<b>3,69,497</b>	<b>3420,18</b>	<b>2734,65</b>
1. Wholesale Trade	4,625	431,80	293,05	38,213	1417,47	1142,80
2. Retail Trade	17,135	510,23	319,87	3,31,284	2002,71	1591,85
<b>VII. FINANCE</b>	<b>209</b>	<b>210,15</b>	<b>147,98</b>	<b>2,725</b>	<b>1740,89</b>	<b>1407,66</b>
<b>VIII. ALL OTHERS</b>	<b>21,992</b>	<b>471,51</b>	<b>378,59</b>	<b>3,34,723</b>	<b>2791,74</b>	<b>2441,29</b>
<b>TOTAL BANK CREDIT</b>	<b>2,92,933</b>	<b>6281,72</b>	<b>4818,88</b>	<b>44,33,894</b>	<b>42654,99</b>	<b>33856,03</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	1,809	7,32	6,10	52,857	143,95	127,88
2. Other Small Scale Industries	5,802	377,16	278,32	1,30,474	2912,20	2326,94