

State : Karnataka

**Table No. 5.7 – State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation
March 2001**

SOUTHERN REGION		(Amount in Rupees Lakh)					
OCCUPATION		RURAL			SEMI-URBAN		
		No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
		1	2	3	4	5	6
I.	AGRICULTURE	11,42,685	3170,51	2874,50	4,76,425	1755,94	1599,63
	1. Direct Finance	11,31,586	2966,30	2702,87	4,69,316	1643,66	1520,44
	2. Indirect Finance	11,099	204,21	171,63	7,109	112,28	79,20
II.	INDUSTRY	59,784	1332,31	1160,01	69,658	1183,42	982,29
	1. Mining & Quarrying	119	13,98	9,18	209	58,72	51,93
	2. Food Manufacturing & Processing	2,149	248,95	213,25	1,714	330,48	250,72
	(a) Rice Mills, Flour & Dal Mills	697	27,04	21,61	725	41,14	36,40
	(b) Sugar	24	76,30	64,53	24	55,02	35,55
	(c) Edible Oils & Vanaspati	104	4,96	3,50	200	21,88	19,33
	(d) Tea Processing	5	16,80	15,97	8	2,17	1,65
	(e) Processing of Fruits & Vegetables	46	2,93	2,68	11	1,22	95
	(f) Others	1,273	120,93	104,96	746	209,06	156,85
	3. Beverage & Tobacco	49	22,97	22,30	68	20,17	14,95
	4. Textiles	855	110,23	94,46	2,139	74,59	55,88
	(a) Cotton Textiles	271	46,53	39,51	140	15,70	11,10
	(b) Jute Textiles	7	36	27	1	4	5
	(c) Handloom Textiles & Khadi	160	1,27	1,28	122	1,39	1,25
	(d) Other Textiles	417	62,06	53,39	1,876	57,46	43,48
	5. Paper, Paper Products & Printing	357	16,71	15,80	441	75,61	57,72
	6. Leather & Leather Products	17	1,51	1,30	129	6,25	7,93
	7. Rubber & Rubber Products	63	4,80	4,14	103	5,05	4,83
	8. Chemicals & Chemical Products	240	66,02	63,95	488	55,61	38,26
	(a) Heavy Industrial Chemicals	11	1,87	1,37	19	3,29	2,17
	(b) Fertilisers	3	64	45	7	63	54
	(c) Drugs & Pharmaceuticals	36	1,27	1,07	99	6,94	7,85
	(d) Non-Edible Oils	7	59	42	16	3,92	1,88
	(e) Other Chemicals & Chemical Products	183	61,65	60,63	347	40,82	25,82
	9. Petroleum, Coal Products & Nuclear Fuels	14	195,98	190,23	35	5,73	2,32
	10. Manufacture of Cement & Cement Products	103	5,10	4,93	162	9,58	10,85
	11. Basic Metals & Metal Products	254	110,36	92,33	520	97,95	114,53
	(a) Iron & Steel	33	87,84	70,91	66	61,57	87,92
	(b) Non-Ferrous Metals	5	13,03	12,97	31	7,61	5,54
	(c) Other Metal Products	216	9,50	8,46	423	28,77	21,06
	12. Engineering	795	146,16	99,83	1,292	106,40	91,30
	(a) Heavy Engineering	134	63,27	42,89	74	30,30	21,66
	(b) Light Engineering	388	36,77	15,90	835	30,41	28,57
	(c) Electrical Machinery & Goods	241	19,57	14,13	285	29,29	21,11
	(d) Electronic Machinery & Goods	32	26,55	26,91	98	16,39	19,95
	13. Vehicles, Vehicle Parts & Transport Equipments	993	30,94	28,30	2,047	24,35	18,64
	14. Other Industries	53,459	211,60	175,90	59,765	275,94	235,35
	15. Electricity, Gas & Water	24	130,51	128,47	38	8,51	6,48
	(a) Electricity Generation & Transmission	12	128,66	127,60	27	7,64	5,67
	(b) Non-Conventional Energy	—	—	—	6	51	51
	(c) Gas, Steam & Water Supply	12	1,85	86	5	36	30
	16. Construction	293	16,48	15,64	508	28,50	20,61
III.	TRANSPORT OPERATORS	15,407	160,11	119,77	10,623	157,04	118,14
IV.	PROFESSIONAL AND OTHER SERVICES	67,301	180,92	148,49	49,994	305,03	260,33
V.	PERSONAL LOANS	3,42,262	961,25	852,48	3,53,999	1466,09	1282,86
	1. Loans for Purchase of Consumer Durables	26,326	60,91	48,71	31,969	86,16	70,17
	2. Loans for Housing	33,259	284,82	256,23	47,852	596,64	530,85
	3. Rest of the Personal Loans	2,82,677	615,53	547,55	2,74,178	783,29	681,84
VI.	TRADE	1,56,097	560,37	489,91	94,361	666,80	499,47
	1. Wholesale Trade	6,793	226,69	200,54	7,328	215,86	157,80
	2. Retail Trade	1,49,304	333,67	289,37	87,033	450,94	341,68
VII.	FINANCE	973	52,48	44,26	972	93,04	66,58
VIII.	ALL OTHERS	1,10,857	283,03	243,89	62,040	362,16	324,30
TOTAL BANK CREDIT		18,95,366	6700,98	5933,31	11,18,072	5989,51	5133,60
<i>OF WHICH:</i> 1. Artisans & Village Industries		25,957	48,84	42,16	14,508	40,20	35,75
2. Other Small Scale Industries		16,701	199,08	158,45	34,519	394,82	317,48

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	82,671	491,28	423,55	5,982	489,89	356,90
1. Direct Finance	80,335	385,99	339,33	4,488	103,11	100,01
2. Indirect Finance	2,336	105,30	84,22	1,494	386,78	256,89
II. INDUSTRY	48,402	2514,03	1907,50	1,34,087	13716,59	9844,70
1. Mining & Quarrying	165	36,55	24,40	338	243,18	205,31
2. Food Manufacturing & Processing	1,518	357,08	252,01	813	597,64	443,41
(a) Rice Mills, Flour & Dal Mills	559	92,39	63,99	76	16,62	14,78
(b) Sugar	25	82,93	66,04	51	106,60	90,58
(c) Edible Oils & Vanaspati	193	28,66	19,09	64	11,70	14,14
(d) Tea Processing	5	9,02	5,50	9	13,41	8,70
(e) Processing of Fruits & Vegetables	23	3,73	1,81	74	60,20	41,42
(f) Others	713	140,34	95,58	539	389,11	273,79
3. Beverage & Tobacco	83	107,09	68,19	152	291,57	254,08
4. Textiles	1,256	110,56	87,38	2,421	1373,26	1019,01
(a) Cotton Textiles	172	74,62	55,22	229	153,85	131,13
(b) Jute Textiles	5	54	49	8	3,84	3,38
(c) Handloom Textiles & Khadi	55	2,52	2,06	39	98,12	24,11
(d) Other Textiles	1,024	32,88	29,61	2,145	1117,46	860,38
5. Paper, Paper Products & Printing	770	60,72	46,17	1,367	200,85	148,76
6. Leather & Leather Products	113	15,96	8,10	273	101,21	85,94
7. Rubber & Rubber Products	192	40,04	29,60	509	49,76	39,94
8. Chemicals & Chemical Products	898	104,46	83,69	2,142	794,37	625,55
(a) Heavy Industrial Chemicals	46	5,46	5,51	113	53,03	34,66
(b) Fertilisers	18	5,89	3,71	44	24,78	16,63
(c) Drugs & Pharmaceuticals	190	14,86	11,00	419	299,57	242,78
(d) Non-Edible Oils	11	8,05	5,47	8	1,76	85
(e) Other Chemicals & Chemical Products	633	70,19	57,99	1,558	415,22	330,63
9. Petroleum, Coal Products & Nuclear Fuels	32	191,58	159,58	102	73,75	35,86
10. Manufacture of Cement & Cement Products	148	16,79	18,12	188	64,71	62,23
11. Basic Metals & Metal Products	1,187	345,21	315,97	2,087	792,76	660,80
(a) Iron & Steel	331	277,97	262,09	376	446,23	408,29
(b) Non-Ferrous Metals	44	28,93	21,18	95	55,45	37,06
(c) Other Metal Products	812	38,32	32,70	1,616	291,09	215,46
12. Engineering	1,541	202,72	116,81	5,708	5110,73	3339,22
(a) Heavy Engineering	146	33,00	22,61	406	1357,99	828,62
(b) Light Engineering	763	36,80	30,31	2,463	1396,16	930,82
(c) Electrical Machinery & Goods	481	99,96	40,03	1,792	820,65	499,22
(d) Electronic Machinery & Goods	151	32,96	23,87	1,047	1535,93	1080,55
13. Vehicles, Vehicle Parts & Transport Equipments	738	66,75	64,22	634	371,29	203,13
14. Other Industries	38,911	533,07	433,64	1,15,836	1912,20	1377,05
15. Electricity, Gas & Water	35	58,65	52,52	168	1304,43	979,65
(a) Electricity Generation & Transmission	21	57,28	51,37	86	1142,23	937,93
(b) Non-Conventional Energy	7	84	77	49	5,04	4,39
(c) Gas, Steam & Water Supply	7	53	38	33	157,16	37,32
16. Construction	815	266,80	147,07	1,349	434,87	364,77
III. TRANSPORT OPERATORS	10,492	143,84	109,62	18,610	332,84	262,36
IV. PROFESSIONAL AND OTHER SERVICES	35,104	525,93	411,75	23,457	1202,03	870,31
V. PERSONAL LOANS	3,27,923	1724,13	1513,62	4,52,083	2888,99	2173,63
1. Loans for Purchase of Consumer Durables	32,219	101,07	81,69	37,234	135,53	102,78
2. Loans for Housing	64,869	812,24	728,04	50,330	1001,73	910,47
3. Rest of the Personal Loans	2,30,835	810,83	703,89	3,64,519	1751,73	1160,38
VI. TRADE	69,659	818,61	615,04	49,380	1374,41	1130,22
1. Wholesale Trade	9,078	285,40	217,08	15,014	689,52	567,38
2. Retail Trade	60,581	533,21	397,96	34,366	684,88	562,84
VII. FINANCE	343	98,84	85,13	437	1496,53	1211,69
VIII. ALL OTHERS	51,432	532,77	451,70	1,10,394	1613,79	1421,40
TOTAL BANK CREDIT	6,26,026	6849,44	5517,91	7,94,430	23115,06	17271,21
<i>OF WHICH:</i> 1. Artisans & Village Industries	6,082	24,49	21,08	6,310	30,44	28,90
2. Other Small Scale Industries	25,103	655,48	504,21	54,151	1662,81	1346,79