

TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2010

SOUTHERN REGION
STATE: KARNATAKA

(Amount in ₹ 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	16,89,586	14544,99	13449,90	8,04,292	9959,73	9028,12
1. Direct Finance	16,26,224	13000,83	12163,30	7,80,196	8895,50	8085,49
2. Indirect Finance	63,362	1544,16	1286,60	24,096	1064,22	942,63
II. INDUSTRY	45,715	13658,27	9392,77	33,237	6699,32	4510,43
1. Mining & Quarrying	378	246,20	171,59	513	131,31	95,31
2. Food Manufacturing & Processing	3,171	1164,06	868,00	4,829	1046,73	823,69
(a) Rice Mills, Flour & Dal Mills	688	68,30	57,72	961	209,90	172,23
(b) Sugar	63	599,50	465,38	38	289,67	242,50
(c) Edible Oils & Vanaspati	246	22,74	7,76	268	77,14	49,94
(d) Tea Processing	111	1,52	1,06	25	45	43
(e) Processing of Fruits & Vegetables	56	67,71	48,11	116	37,67	21,88
(f) Others	2,007	404,29	287,98	3,421	431,91	336,72
3. Beverage & Tobacco	88	710,79	648,77	158	60,74	43,74
4. Textiles	3,350	581,90	459,50	3,233	166,40	127,45
(a) Cotton Textiles	891	39,04	36,34	476	71,30	49,27
(b) Jute & Other Natural Fibre Textiles	159	1,55	1,01	121	4,28	4,09
(c) Handloom Textiles & Khadi	368	11,17	9,55	568	9,69	8,05
(d) Other Textiles & Textile Products	1,932	530,14	412,60	2,068	81,14	66,05
5. Paper, Paper Products & Printing	761	149,79	95,57	553	144,96	121,01
6. Woods and Wood Products	647	31,77	24,93	1,124	51,39	31,83
7. Leather & Leather Products	159	23,21	18,22	192	3,53	2,51
8. Gems and Jewellery	3,759	52,35	48,99	1,175	63,05	62,62
9. Rubber & Plastic Products	306	162,54	71,33	300	58,12	35,36
10. Chemicals & Chemical Products	942	858,67	763,64	862	148,02	92,06
(a) Heavy Industrial Chemicals	17	569,76	542,14	16	1,67	1,38
(b) Fertilisers	168	1,61	1,23	39	7,84	4,86
(c) Drugs & Pharmaceuticals	236	191,95	159,02	78	5,41	3,81
(d) Non-Edible Oils	63	6,84	4,63	92	34,14	18,33
(e) Other Chemicals & Chemical Products	458	88,51	56,62	637	98,97	63,69
11. Petroleum, Coal Products & Nuclear Fuels	41	466,32	65,12	25	258,72	36,45
12. Manufacture of Cement & Cement Products	331	473,99	237,33	404	37,35	29,88
13. Basic Metals & Metal Products	925	1896,39	1187,94	932	551,24	453,47
(a) Iron & Steel	67	1774,52	1134,68	158	473,36	396,80
(b) Non-Ferrous Metals	29	21,93	18,74	42	22,59	13,05
(c) Metal Products	829	99,94	34,52	732	55,29	43,62
14. Engineering	3,153	695,87	526,77	2,018	323,99	230,48
(a) Heavy Engineering	825	195,61	132,90	292	50,40	40,07
(b) Light Engineering	1,076	159,45	111,06	1,091	137,49	93,30
(c) Electrical Machinery & Goods	850	246,71	205,03	441	87,27	56,25
(d) Electronic Machinery & Goods	402	94,10	77,79	194	48,83	40,86
15. Vehicles, Vehicle Parts & Transport Equipments	1,698	470,39	193,64	641	259,62	159,01
16. Other Industries	14,548	656,91	327,66	8,325	263,60	182,64
17. Electricity, Gas & Water	382	1812,14	1223,08	92	629,71	544,42
(a) Electricity Generation & Transmission	57	1760,36	1181,30	24	572,08	495,38
(b) Non-Conventional Energy	308	29,04	25,32	19	49,73	43,49
(c) Gas, Steam & Water Supply	17	22,74	16,46	49	7,89	5,55
18. Construction	11,076	3204,98	2460,68	7,861	2500,83	1438,49
(a) Other than Infrastructure	5,931	1416,04	996,36	5,163	746,52	493,88
(b) Infrastructure Construction	5,145	1788,94	1464,32	2,698	1754,31	944,61
III. TRANSPORT OPERATORS	25,426	928,99	581,74	13,318	345,64	262,66
IV. PROFESSIONAL AND OTHER SERVICES	94,865	3999,75	3307,22	66,155	1742,03	1420,38
1. Professional Services	16,056	1459,50	1411,83	9,148	169,17	138,91
2. Tourism, Hotel & Restaurants	9,479	686,28	429,10	5,124	247,81	203,42
3. Recreation services	727	7,71	5,26	552	18,18	14,27
4. IT and Telecommunications	57	470,95	400,99	108	12,84	11,87
5. Others	68,546	1375,31	1060,05	51,223	1294,03	1051,91
V. PERSONAL LOANS	4,65,008	8253,86	6488,57	4,79,885	7735,55	6123,17
1. Housing	65,579	3306,05	2744,01	84,818	3720,14	3011,29
2. Consumer Durables	15,239	99,33	82,56	19,822	126,36	111,96
3. Vehicles	48,102	1123,83	724,87	31,890	563,34	434,34
4. Education	43,187	842,36	704,10	35,390	680,53	533,96
5. Personal Credit Cards	3,300	39,73	15,33	2,277	18,30	10,97
6. Others	2,89,601	2842,57	2217,69	3,05,688	2626,89	2020,64
VI. TRADE	1,78,390	2356,15	1806,38	1,19,224	2620,29	2088,42
1. Wholesale Trade	14,649	631,16	529,64	8,854	442,92	317,61
2. Retail Trade	1,63,741	1724,99	1276,74	1,10,370	2177,37	1770,81
VII. FINANCE	27,049	442,84	302,71	9,492	218,84	99,84
VIII. ALL OTHERS	1,17,845	1060,23	894,52	77,129	747,25	646,02
TOTAL BANK CREDIT	26,43,884	45245,06	36223,80	16,02,732	30068,65	24179,04

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SOUTHERN REGION
STATE: KARNATAKA

(Amount in ₹ Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	3,11,169	7328,02	6182,79	45,466	2942,12	2317,09
1. Direct Finance	2,99,846	5546,21	4921,62	43,724	1488,81	1142,37
2. Indirect Finance	11,323	1781,82	1261,17	1,742	1453,31	1174,72
II. INDUSTRY	61,565	30879,06	16339,87	1,42,434	88701,23	51672,12
1. Mining & Quarrying	634	1814,35	1352,39	313	1331,93	300,34
2. Food Manufacturing & Processing	10,551	2394,58	1800,54	8,328	2065,76	1357,77
(a) Rice Mills, Flour & Dal Mills	1,996	485,33	395,50	1,099	79,62	71,38
(b) Sugar	163	946,23	717,33	41	252,77	209,16
(c) Edible Oils & Vanaspati	1,136	66,08	52,12	24	56,42	50,61
(d) Tea Processing	21	11,69	9,44	12	11,51	6,58
(e) Processing of Fruits & Vegetables	79	34,32	23,99	53	196,81	170,75
(f) Others	7,156	850,94	602,16	7,099	1468,65	849,29
3. Beverage & Tobacco	236	532,76	376,00	166	4634,73	4037,71
4. Textiles	5,933	7882,99	1713,73	28,025	14782,88	3265,95
(a) Cotton Textiles	2,440	381,63	250,21	1,070	1040,68	590,56
(b) Jute & Other Natural Fibre Textiles	75	4,83	4,03	26	11,39	6,75
(c) Handloom Textiles & Khadi	189	33,60	9,39	81	90,43	81,49
(d) Other Textiles & Textile Products	3,229	7462,92	1450,10	26,848	13640,38	2587,15
5. Paper, Paper Products & Printing	1,257	841,51	352,99	1,850	1169,99	686,42
6. Woods and Wood Products	970	120,31	94,34	1,865	176,25	141,80
7. Leather & Leather Products	311	30,24	24,70	634	200,11	136,75
8. Gems and Jewellery	460	985,12	296,02	20,752	1485,69	1147,26
9. Rubber & Plastic Products	1,797	331,39	206,73	1,915	802,83	576,83
10. Chemicals & Chemical Products	1,848	436,33	269,58	4,788	3334,50	1692,48
(a) Heavy Industrial Chemicals	102	34,06	18,99	152	260,55	223,83
(b) Fertilisers	96	31,35	19,81	61	156,00	25,53
(c) Drugs & Pharmaceuticals	264	182,03	88,23	3,379	1852,89	1090,49
(d) Non-Edible Oils	100	36,56	25,67	5	3,15	4,18
(e) Other Chemicals & Chemical Products	1,286	152,34	116,89	1,191	1061,91	348,43
11. Petroleum, Coal Products & Nuclear Fuels	59	106,33	25,21	50	95,66	79,69
12. Manufacture of Cement & Cement Products	572	116,56	105,43	490	433,55	349,90
13. Basic Metals & Metal Products	7,659	3032,14	1708,18	5,367	5011,91	3303,42
(a) Iron & Steel	591	2417,12	1287,25	489	2018,59	1334,87
(b) Non-Ferrous Metals	169	106,21	61,13	187	691,88	421,25
(c) Metal Products	6,899	508,81	359,80	4,691	2301,44	1547,30
14. Engineering	7,882	1979,67	1246,99	14,900	15849,39	6339,68
(a) Heavy Engineering	964	307,28	189,31	635	1661,58	1316,54
(b) Light Engineering	4,312	1013,24	597,02	10,237	10193,10	2198,95
(c) Electrical Machinery & Goods	2,238	498,17	372,36	3,155	3049,67	2281,64
(d) Electronic Machinery & Goods	368	160,99	88,30	873	945,03	542,55
15. Vehicles, Vehicle Parts & Transport Equipments	1,263	383,07	270,14	2,724	1399,20	768,42
16. Other Industries	12,377	1073,26	777,61	14,191	3300,65	2121,82
17. Electricity, Gas & Water	311	5313,97	3278,89	397	13086,75	9963,83
(a) Electricity Generation & Transmission	160	5247,72	3229,58	237	12170,71	9435,10
(b) Non-Conventional Energy	67	45,86	33,53	56	310,58	170,42
(c) Gas, Steam & Water Supply	84	20,39	15,78	104	605,46	358,31
18. Construction	7,445	3504,49	2440,41	35,679	19539,45	15402,07
(a) Other than Infrastructure	4,139	1139,60	903,35	3,815	7708,91	6295,54
(b) Infrastructure Construction	3,306	2364,89	1537,06	31,864	11830,54	9106,52
III. TRANSPORT OPERATORS	19,977	1068,89	673,92	15,934	5396,55	4805,12
IV. PROFESSIONAL AND OTHER SERVICES	61,034	6651,23	4447,96	47,507	31725,88	21460,61
1. Professional Services	9,297	520,94	398,14	9,651	2951,42	2613,18
2. Tourism, Hotel & Restaurants	5,298	754,45	530,20	4,518	2666,27	1828,10
3. Recreation services	391	38,10	27,36	800	385,55	352,63
4. IT and Telecommunications	305	140,32	101,55	473	2129,17	1153,08
5. Others	45,743	5197,41	3390,70	32,065	23593,47	15513,62
V. PERSONAL LOANS	7,12,626	17079,56	13258,43	24,30,485	46072,64	29179,50
1. Housing	1,56,710	9685,99	7762,25	1,79,750	25170,17	20423,10
2. Consumer Durables	27,704	176,68	147,24	18,612	169,85	141,01
3. Vehicles	92,703	1383,18	950,54	1,06,462	2063,55	1173,65
4. Education	47,957	1271,03	991,13	28,364	886,76	690,82
5. Personal Credit Cards	19,084	132,58	54,40	16,82,841	10223,63	1269,99
6. Others	3,68,468	4430,10	3352,87	4,14,456	7558,67	5480,93
VI. TRADE	93,134	5708,07	4338,51	2,28,972	11686,75	7029,68
1. Wholesale Trade	8,443	1457,12	1058,84	25,049	5809,77	3359,01
2. Retail Trade	84,691	4250,95	3279,68	2,03,923	5876,98	3670,67
VII. FINANCE	3,648	4886,48	2633,75	2,679	3525,23	3016,12
VIII. ALL OTHERS	1,02,162	1514,72	1265,70	2,39,089	4843,06	4022,23
TOTAL BANK CREDIT	13,65,315	75116,02	49140,92	31,52,566	194893,45	123502,47