

State: Karnataka

Table No.5.6 – State and Bank Group-wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation–March 2002

| SOUTHERN REGION | | (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 | |
| I. AGRICULTURE | 3,40,153 | 2057,48 | 1723,31 | 7,44,147 | 3570,96 | 3185,97 | |
| 1. Direct Finance | 3,32,728 | 1461,37 | 1269,94 | 7,29,662 | 2512,17 | 2277,13 | |
| 2. Indirect Finance | 7,425 | 596,11 | 453,37 | 14,485 | 1058,79 | 908,85 | |
| II. INDUSTRY | 74,320 | 3961,31 | 2995,34 | 91,165 | 9315,33 | 6655,65 | |
| 1. Mining & Quarrying | 152 | 140,12 | 77,32 | 392 | 79,04 | 73,37 | |
| 2. Food Manufacturing & Processing | 3,952 | 269,81 | 227,95 | 3,774 | 570,48 | 471,41 | |
| (a) Rice Mills, Flour & Dal Mills | 739 | 49,75 | 41,42 | 991 | 66,45 | 57,94 | |
| (b) Sugar | 20 | 77,91 | 68,20 | 36 | 65,62 | 62,44 | |
| (c) Edible Oils & Vanaspati | 394 | 34,87 | 31,69 | 493 | 18,33 | 17,73 | |
| (d) Tea Processing | 1 | 3,20 | 3,55 | 15 | 24,68 | 26,29 | |
| (e) Processing of Fruits & Vegetables | 14 | 1,60 | 1,11 | 77 | 35,48 | 25,06 | |
| (f) Others | 2,784 | 102,49 | 81,99 | 2,162 | 359,90 | 281,95 | |
| 3. Beverage & Tobacco | 100 | 57,48 | 61,06 | 218 | 342,18 | 294,12 | |
| 4. Textiles | 1,907 | 381,83 | 242,09 | 3,626 | 1049,21 | 590,87 | |
| (a) Cotton Textiles | 140 | 62,89 | 43,22 | 479 | 182,95 | 143,02 | |
| (b) Jute & Other Natural Fibre Textiles | 158 | 1,11 | 1,02 | 29 | 6,59 | 6,52 | |
| (c) Handloom Textiles & Khadi | 321 | 3,73 | 3,62 | 494 | 407,60 | 8,92 | |
| (d) Other Textiles & Textile Products | 1,288 | 314,12 | 194,23 | 2,624 | 452,08 | 432,41 | |
| 5. Paper, Paper Products & Printing | 920 | 87,95 | 59,15 | 1,851 | 197,63 | 158,52 | |
| 6. Leather & Leather Products | 162 | 18,13 | 16,48 | 547 | 36,75 | 33,00 | |
| 7. Rubber & Plastic Products | 911 | 48,93 | 38,71 | 1,283 | 176,03 | 148,75 | |
| 8. Chemicals & Chemical Products | 1,172 | 198,58 | 131,96 | 1,771 | 565,88 | 329,69 | |
| (a) Heavy Industrial Chemicals | 40 | 12,78 | 9,05 | 110 | 49,48 | 28,22 | |
| (b) Fertilisers | 10 | 2,90 | 2,39 | 29 | 213,10 | 58,13 | |
| (c) Drugs & Pharmaceuticals | 763 | 99,85 | 61,45 | 382 | 183,62 | 148,20 | |
| (d) Non-Edible Oils | 9 | 6,69 | 3,91 | 28 | 5,87 | 4,30 | |
| (e) Other Chemicals & Chemical Products | 350 | 76,37 | 55,15 | 1,222 | 113,81 | 90,85 | |
| 9. Petroleum, Coal Products & Nuclear Fuels | 13 | 2,77 | 1,45 | 67 | 302,81 | 321,46 | |
| 10. Manufacture of Cement & Cement Products | 316 | 36,10 | 36,24 | 267 | 28,27 | 33,53 | |
| 11. Basic Metals & Metal Products | 15,117 | 508,13 | 438,89 | 3,789 | 550,79 | 517,16 | |
| (a) Iron & Steel | 278 | 330,07 | 293,99 | 367 | 308,65 | 305,85 | |
| (b) Non-Ferrous Metals | 56 | 31,20 | 27,51 | 75 | 81,48 | 63,55 | |
| (c) Metal Products | 14,783 | 146,87 | 117,39 | 3,347 | 160,65 | 147,77 | |
| 12. Engineering | 2,570 | 1541,80 | 1164,42 | 7,029 | 2065,00 | 1481,58 | |
| (a) Heavy Engineering | 142 | 211,84 | 155,15 | 517 | 582,85 | 332,48 | |
| (b) Light Engineering | 1,007 | 507,59 | 376,05 | 2,223 | 515,95 | 423,93 | |
| (c) Electrical Machinery & Goods | 537 | 58,36 | 52,61 | 1,502 | 512,52 | 426,83 | |
| (d) Electronic Machinery & Goods | 884 | 764,01 | 580,61 | 2,787 | 453,68 | 298,32 | |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 417 | 59,11 | 26,77 | 1,167 | 334,54 | 309,68 | |
| 14. Other Industries | 45,242 | 272,73 | 219,58 | 60,690 | 669,51 | 539,32 | |
| 15. Electricity, Gas & Water | 65 | 69,83 | 71,16 | 215 | 1261,27 | 846,15 | |
| (a) Electricity Generation & Transmission | 20 | 2,08 | 1,78 | 128 | 1246,49 | 834,78 | |
| (b) Non-Conventional Energy | 28 | 1,60 | 1,35 | 26 | 2,22 | 1,67 | |

| | | | | | | |
|--|-----------------|-----------------|----------------|------------------|-----------------|-----------------|
| (c) Gas, Steam & Water Supply | 17 | 66,15 | 68,03 | 61 | 12,56 | 9,71 |
| 16. Construction | 1,304 | 268,01 | 182,11 | 4,479 | 1085,96 | 507,04 |
| III. TRANSPORT OPERATORS | 9,453 | 214,73 | 146,43 | 24,149 | 471,72 | 362,19 |
| IV. PROFESSIONAL AND OTHER SERVICES | 14,525 | 249,35 | 189,56 | 90,635 | 1217,72 | 1022,67 |
| V. PERSONAL LOANS | 3,36,848 | 2394,09 | 1962,63 | 6,32,860 | 3962,50 | 3415,23 |
| 1. Loans for Purchase of Consumer Durables | 24,630 | 87,15 | 54,07 | 50,630 | 180,05 | 145,84 |
| 2. Loans for Housing | 47,938 | 1261,18 | 1070,51 | 93,949 | 1753,23 | 1534,80 |
| 3. Rest of the Personal Loans | 2,64,280 | 1045,76 | 838,05 | 4,88,281 | 2029,22 | 1734,60 |
| VI. TRADE | 79,580 | 862,11 | 732,55 | 1,66,630 | 1651,68 | 1362,72 |
| 1. Wholesale Trade | 6,341 | 472,18 | 404,61 | 8,973 | 617,65 | 462,81 |
| 2. Retail Trade | 73,239 | 389,92 | 327,95 | 1,57,657 | 1034,03 | 899,91 |
| VII. FINANCE | 2,317 | 190,73 | 168,27 | 2,976 | 1023,63 | 853,89 |
| VIII. ALL OTHERS | 80,222 | 2135,78 | 1441,85 | 2,41,400 | 2322,14 | 1956,71 |
| TOTAL BANK CREDIT | 9,37,418 | 12065,59 | 9359,92 | 19,93,962 | 23535,69 | 18815,05 |
| <i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries | 6,763 | 189,16 | 151,67 | 11,941 | 57,69 | 51,87 |
| 2. Other Small Scale Industries | 31,999 | 616,48 | 471,59 | 49,810 | 1113,29 | 929,71 |

| 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 |
| I. AGRICULTURE | 166 | 2,29 | 2,08 | 5,29,950 | 1355,23 | 1252,20 |
| 1. Direct Finance | 149 | 1,21 | 1,21 | 5,21,902 | 1309,60 | 1213,44 |
| 2. Indirect Finance | 17 | 1,08 | 87 | 8,048 | 45,63 | 38,76 |
| II. INDUSTRY | 1,296 | 1613,44 | 1070,38 | 43,519 | 145,82 | 124,52 |
| 1. Mining & Quarrying | 1 | 21 | 16 | 35 | 2,30 | 1,74 |
| 2. Food Manufacturing & Processing | 44 | 36,42 | 27,67 | 812 | 11,95 | 10,68 |
| (a) Rice Mills, Flour & Dal Mills | — | — | — | 258 | 4,41 | 3,84 |
| (b) Sugar | 1 | 1,50 | 1,50 | 1 | 5 | 4 |
| (c) Edible Oils & Vanaspati | 2 | 90 | 47 | 317 | 3,99 | 3,76 |
| (d) Tea Processing | — | — | — | 3 | 9 | 10 |
| (e) Processing of Fruits & Vegetables | 2 | 82 | 82 | 4 | 38 | 35 |
| (f) Others | 39 | 33,20 | 24,88 | 229 | 3,04 | 2,59 |
| 3. Beverage & Tobacco | 11 | 6,53 | 6,18 | 34 | 1,33 | 1,24 |
| 4. Textiles | 72 | 102,34 | 48,13 | 411 | 2,49 | 1,99 |
| (a) Cotton Textiles | 46 | 33,96 | 7,42 | 22 | 51 | 34 |
| (b) Jute & Other Natural Fibre Textiles | — | — | — | 2 | 2 | 2 |
| (c) Handloom Textiles & Khadi | — | — | — | 196 | 29 | 21 |
| (d) Other Textiles & Textile Products | 26 | 68,38 | 40,71 | 191 | 1,68 | 1,42 |
| 5. Paper, Paper Products & Printing | 25 | 22,56 | 11,08 | 42 | 1,31 | 1,06 |
| 6. Leather & Leather Products | 1 | 3 | 3 | 46 | 15 | 17 |
| 7. Rubber & Plastic Products | 7 | 5,50 | 3,08 | 18 | 76 | 57 |
| 8. Chemicals & Chemical Products | 109 | 276,97 | 215,70 | 47 | 65 | 64 |
| (a) Heavy Industrial Chemicals | 20 | 87,09 | 64,62 | — | — | — |
| (b) Fertilisers | 1 | 5,60 | 3,00 | — | — | — |
| (c) Drugs & Pharmaceuticals | 13 | 62,65 | 47,07 | 22 | 16 | 18 |
| (d) Non-Edible Oils | — | — | — | 1 | 10 | 10 |
| (e) Other Chemicals & Chemical Products | 75 | 121,63 | 101,01 | 24 | 38 | 36 |
| 9. Petroleum, Coal Products & Nuclear Fuels | 1 | 3 | — | 1 | 3 | 3 |
| 10. Manufacture of Cement & Cement Products | — | — | — | 25 | 50 | 43 |
| 11. Basic Metals & Metal Products | 35 | 122,59 | 36,47 | 50 | 1,74 | 1,53 |
| (a) Iron & Steel | 2 | 15 | 15 | 5 | 78 | 65 |
| (b) Non-Ferrous Metals | 12 | 50,69 | 17,42 | 1 | 15 | 16 |
| (c) Metal Products | 21 | 71,74 | 18,90 | 44 | 82 | 72 |
| 12. Engineering | 173 | 858,18 | 576,96 | 158 | 1,63 | 1,30 |

| | | | | | | |
|--|------------------|----------------|----------------|-----------------|----------------|----------------|
| (a) Heavy Engineering | 11 | 54,50 | 15,19 | 12 | 48 | 42 |
| (b) Light Engineering | 51 | 353,09 | 260,49 | 37 | 55 | 44 |
| (c) Electrical Machinery & Goods | 49 | 238,75 | 123,36 | 22 | 36 | 24 |
| (d) Electronic Machinery & Goods | 62 | 211,84 | 177,92 | 87 | 25 | 21 |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 29 | 109,22 | 83,02 | 400 | 3,17 | 2,59 |
| 14. Other Industries | 735 | 14,60 | 10,05 | 40,723 | 84,74 | 70,25 |
| 15. Electricity, Gas & Water | 12 | 37,64 | 34,46 | 5 | 15 | 11 |
| (a) Electricity Generation & Transmission | 10 | 23,69 | 22,49 | 1 | 3 | 3 |
| (b) Non-Conventional Energy | — | — | — | — | — | — |
| (c) Gas, Steam & Water Supply | 2 | 13,95 | 11,97 | 4 | 13 | 8 |
| 16. Construction | 41 | 20,65 | 17,38 | 712 | 32,93 | 30,18 |
| III. TRANSPORT OPERATORS | 86 | 18,12 | 15,49 | 7,217 | 71,20 | 50,95 |
| IV. PROFESSIONAL AND OTHER SERVICES | 457 | 186,25 | 133,87 | 30,952 | 89,61 | 74,93 |
| V. PERSONAL LOANS | 13,56,956 | 5946,22 | 1959,57 | 1,90,763 | 458,15 | 400,81 |
| 1. Loans for Purchase of Consumer Durables | 1,369 | 14,17 | 14,26 | 18,314 | 40,83 | 31,54 |
| 2. Loans for Housing | 2,895 | 333,24 | 295,31 | 10,693 | 120,21 | 110,80 |
| 3. Rest of the Personal Loans | 13,52,692 | 5598,80 | 1650,01 | 1,61,756 | 297,11 | 258,46 |
| VI. TRADE | 379 | 194,01 | 171,21 | 1,02,903 | 247,90 | 210,57 |
| 1. Wholesale Trade | 346 | 134,08 | 125,63 | 4,897 | 23,71 | 20,68 |
| 2. Retail Trade | 33 | 59,93 | 45,58 | 98,006 | 224,19 | 189,88 |
| VII. FINANCE | 21 | 3,58 | 2,60 | 221 | 1,60 | 1,09 |
| VIII. ALL OTHERS | 4,640 | 77,86 | 71,93 | 85,544 | 165,58 | 140,99 |
| TOTAL BANK CREDIT | 13,64,001 | 8041,76 | 3427,13 | 9,91,069 | 2535,10 | 2256,05 |
| <i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries | 78 | 2,30 | 1,91 | 24,995 | 52,61 | 42,55 |
| 2. Other Small Scale Industries | 130 | 82,43 | 44,53 | 13,293 | 34,54 | 29,53 |

| 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 |
| I. AGRICULTURE | 57,154 | 615,14 | 531,47 | 16,71,570 | 7601,11 | 6695,03 |
| 1. Direct Finance | 53,898 | 445,33 | 418,66 | 16,38,339 | 5729,68 | 5180,37 |
| 2. Indirect Finance | 3,256 | 169,81 | 112,81 | 33,231 | 1871,43 | 1514,66 |
| II. INDUSTRY | 11,358 | 7257,77 | 6028,80 | 2,21,658 | 22293,68 | 16874,69 |
| 1. Mining & Quarrying | 85 | 25,49 | 18,48 | 665 | 247,15 | 171,08 |
| 2. Food Manufacturing & Processing | 855 | 389,08 | 294,29 | 9,437 | 1277,73 | 1032,00 |
| (a) Rice Mills, Flour & Dal Mills | 271 | 49,14 | 32,49 | 2,259 | 169,75 | 135,69 |
| (b) Sugar | 25 | 52,09 | 44,56 | 83 | 197,17 | 176,74 |
| (c) Edible Oils & Vanaspati | 79 | 24,60 | 9,76 | 1,285 | 82,69 | 63,42 |
| (d) Tea Processing | 6 | 2,56 | 2,33 | 25 | 30,54 | 32,26 |
| (e) Processing of Fruits & Vegetables | 36 | 50,48 | 38,86 | 133 | 88,76 | 66,20 |
| (f) Others | 438 | 210,21 | 166,29 | 5,652 | 708,83 | 557,69 |
| 3. Beverage & Tobacco | 89 | 292,22 | 272,82 | 452 | 699,74 | 635,42 |
| 4. Textiles | 862 | 288,77 | 264,25 | 6,878 | 1824,64 | 1147,33 |
| (a) Cotton Textiles | 199 | 95,00 | 96,26 | 886 | 375,29 | 290,25 |
| (b) Jute & Other Natural Fibre Textiles | 53 | 1,67 | 1,69 | 242 | 9,38 | 9,25 |
| (c) Handloom Textiles & Khadi | 47 | 3,54 | 3,38 | 1,058 | 415,16 | 16,14 |
| (d) Other Textiles & Textile Products | 563 | 188,56 | 162,93 | 4,692 | 1024,82 | 831,70 |
| 5. Paper, Paper Products & Printing | 343 | 114,09 | 74,47 | 3,181 | 423,52 | 304,28 |
| 6. Leather & Leather Products | 86 | 13,42 | 13,02 | 842 | 68,49 | 62,70 |
| 7. Rubber & Plastic Products | 180 | 23,26 | 23,01 | 2,399 | 254,48 | 214,12 |
| 8. Chemicals & Chemical Products | 370 | 388,27 | 290,08 | 3,469 | 1430,35 | 968,07 |
| (a) Heavy Industrial Chemicals | 48 | 252,11 | 194,00 | 218 | 401,46 | 295,89 |
| (b) Fertilisers | 3 | 25 | 42 | 43 | 221,85 | 63,93 |

| | | | | | | |
|--|-----------------|-----------------|----------------|------------------|-----------------|-----------------|
| (c) Drugs & Pharmaceuticals | 108 | 72,65 | 57,07 | 1,288 | 418,93 | 313,97 |
| (d) Non-Edible Oils | 7 | 90 | 61 | 45 | 13,55 | 8,93 |
| (e) Other Chemicals & Chemical Products | 204 | 62,37 | 37,99 | 1,875 | 374,56 | 285,36 |
| 9. Petroleum, Coal Products & Nuclear Fuels | 8 | 553,29 | 602,16 | 90 | 858,92 | 925,10 |
| 10. Manufacture of Cement & Cement Products | 97 | 74,96 | 71,73 | 705 | 139,83 | 141,93 |
| 11. Basic Metals & Metal Products | 363 | 1715,89 | 1757,89 | 19,354 | 2899,14 | 2751,95 |
| (a) Iron & Steel | 145 | 1682,77 | 1731,75 | 797 | 2322,42 | 2332,39 |
| (b) Non-Ferrous Metals | 23 | 6,09 | 5,08 | 167 | 169,61 | 113,72 |
| (c) Metal Products | 195 | 27,03 | 21,06 | 18,390 | 407,11 | 305,84 |
| 12. Engineering | 917 | 1672,71 | 1088,33 | 10,847 | 6139,32 | 4312,59 |
| (a) Heavy Engineering | 162 | 347,29 | 286,14 | 844 | 1196,95 | 789,39 |
| (b) Light Engineering | 368 | 215,76 | 171,24 | 3,686 | 1592,93 | 1232,15 |
| (c) Electrical Machinery & Goods | 188 | 265,94 | 180,74 | 2,298 | 1075,93 | 783,79 |
| (d) Electronic Machinery & Goods | 199 | 843,72 | 450,21 | 4,019 | 2273,50 | 1507,26 |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 194 | 226,99 | 139,11 | 2,207 | 733,03 | 561,17 |
| 14. Other Industries | 5,536 | 297,41 | 260,97 | 1,52,926 | 1338,99 | 1100,17 |
| 15. Electricity, Gas & Water | 42 | 794,14 | 553,87 | 339 | 2163,02 | 1505,75 |
| (a) Electricity Generation & Transmission | 20 | 747,73 | 506,05 | 179 | 2020,00 | 1365,13 |
| (b) Non-Conventional Energy | 7 | 44 | 38 | 61 | 4,26 | 3,39 |
| (c) Gas, Steam & Water Supply | 15 | 45,98 | 47,44 | 99 | 138,76 | 137,22 |
| 16. Construction | 1,331 | 387,79 | 304,32 | 7,867 | 1795,34 | 1041,02 |
| III. TRANSPORT OPERATORS | 4,324 | 105,67 | 72,83 | 45,229 | 881,45 | 647,88 |
| IV. PROFESSIONAL AND OTHER SERVICES | 12,470 | 1076,72 | 883,44 | 1,49,039 | 2819,65 | 2304,48 |
| V. PERSONAL LOANS | 1,62,161 | 894,63 | 710,70 | 26,79,588 | 13655,59 | 8448,95 |
| 1. Loans for Purchase of Consumer Durables | 24,020 | 52,57 | 44,25 | 1,18,963 | 374,76 | 289,95 |
| 2. Loans for Housing | 8,251 | 238,35 | 193,01 | 1,63,726 | 3706,22 | 3204,43 |
| 3. Rest of the Personal Loans | 1,29,890 | 603,71 | 473,44 | 23,96,899 | 9574,60 | 4954,56 |
| VI. TRADE | 30,176 | 892,32 | 678,78 | 3,79,668 | 3848,02 | 3155,83 |
| 1. Wholesale Trade | 3,331 | 438,74 | 355,33 | 23,888 | 1686,37 | 1369,06 |
| 2. Retail Trade | 26,845 | 453,57 | 323,45 | 3,55,780 | 2161,65 | 1786,77 |
| VII. FINANCE | 590 | 246,04 | 180,43 | 6,125 | 1465,58 | 1206,27 |
| VIII. ALL OTHERS | 27,758 | 525,40 | 418,29 | 4,39,564 | 5226,74 | 4029,77 |
| TOTAL BANK CREDIT | 3,05,991 | 11613,69 | 9504,74 | 55,92,441 | 57791,82 | 43362,89 |
| <i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries | 678 | 6,02 | 4,77 | 44,455 | 307,78 | 252,78 |
| 2. Other Small Scale Industries | 5,710 | 344,97 | 282,53 | 1,00,942 | 2191,72 | 1757,89 |