

State : Karnataka

Table No.5.7–State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March 2002

SOUTHERN REGION		(Amount in Rupees Lakh)					
OCCUPATION	RURAL			SEMI-URBAN			
	No. of Accounts	Credit Limit	Amount Out	No. of Accounts	Credit Limit	Amount Out	
	standing			standing			
	1	2	3	4	5	6	
I. AGRICULTURE	11,34,378	3594,13	3226,61	4,56,307	2196,36	1974,29	
1. Direct Finance	11,16,323	3300,99	2984,15	4,47,914	1896,49	1723,67	
2. Indirect Finance	18,055	293,14	242,46	8,393	299,87	250,62	
II. INDUSTRY	58,073	1419,68	1145,16	51,341	2428,09	2341,02	
1. Mining & Quarrying	92	28,92	24,30	138	50,79	41,67	
2. Food Manufacturing & Processing	2,262	273,80	232,79	4,262	233,81	192,61	
(a) Rice Mills, Flour & Dal Mills	880	33,86	24,63	823	38,43	34,28	
(b) Sugar	15	64,78	50,32	17	40,96	39,75	
(c) Edible Oils & Vanaspati	119	5,41	5,96	580	27,84	25,00	
(d) Tea Processing	6	10,74	12,41	5	1,24	1,01	
(e) Processing of Fruits & Vegetables	15	1,69	1,35	22	2,49	1,92	
(f) Others	1,227	157,32	138,12	2,815	122,85	90,64	
3. Beverage & Tobacco	72	17,46	12,70	73	7,78	7,34	
4. Textiles	1,240	116,66	85,80	1,768	55,56	49,80	
(a) Cotton Textiles	126	54,31	36,71	206	13,09	11,70	
(b) Jute & Other Natural Fibre Textiles	55	36	29	147	2,35	2,35	
(c) Handloom Textiles & Khadi	494	1,19	99	448	2,19	1,94	
(d) Other Textiles & Textile Products	565	60,79	47,81	967	37,93	33,81	
5. Paper, Paper Products & Printing	252	20,69	15,95	453	100,24	58,69	
6. Leather & Leather Products	75	84	85	162	2,14	3,74	
7. Rubber & Plastic Products	344	8,48	6,43	176	20,33	17,32	
8. Chemicals & Chemical Products	250	78,70	49,22	270	25,11	22,81	
(a) Heavy Industrial Chemicals	6	1,01	1,24	13	7,91	7,50	
(b) Fertilisers	3	2,18	1,92	5	1,09	98	
(c) Drugs & Pharmaceuticals	78	49,41	21,42	115	6,50	6,41	
(d) Non-Edible Oils	9	76	58	10	1,64	1,54	
(e) Other Chemicals & Chemical Products	154	25,34	24,07	127	7,97	6,38	
9. Petroleum, Coal Products & Nuclear Fuels	8	143,67	152,70	10	2,33	2,35	
10. Manufacture of Cement & Cement Products	187	31,83	32,91	209	36,16	38,49	
11. Basic Metals & Metal Products	346	172,24	129,37	712	1397,04	1469,60	
(a) Iron & Steel	34	145,64	106,97	71	1368,00	1444,10	
(b) Non-Ferrous Metals	3	2,68	2,25	14	5,43	4,85	
(c) Metal Products	309	23,92	20,15	627	23,61	20,65	
12. Engineering	2,900	251,37	176,31	1,182	93,07	71,25	
(a) Heavy Engineering	30	68,50	54,50	120	34,80	20,88	
(b) Light Engineering	364	54,98	44,85	675	23,68	18,05	
(c) Electrical Machinery & Goods	130	4,68	4,64	194	7,30	6,52	
(d) Electronic Machinery & Goods	2,376	123,20	72,32	193	27,29	25,80	
13. Vehicles, Vehicle Parts & Transport Equipments	545	16,92	13,21	596	58,78	55,75	
14. Other Industries	48,007	192,27	159,14	39,224	183,89	157,87	
15. Electricity, Gas & Water	29	9,04	5,01	77	9,68	7,92	
(a) Electricity Generation & Transmission	15	8,23	4,33	17	5,97	4,68	
(b) Non-Conventional Energy	3	35	28	29	1,46	1,19	
(c) Gas, Steam & Water Supply	11	46	41	31	2,25	2,05	
16. Construction	1,464	56,80	48,47	2,029	151,37	143,82	
III. TRANSPORT OPERATORS	12,384	147,65	112,57	12,870	160,26	119,61	

IV. PROFESSIONAL AND OTHER SERVICES	59,647	179,64	153,79	40,845	282,43	235,04
V. PERSONAL LOANS	3,56,962	1085,71	928,88	3,54,377	1583,62	1348,47
1. Loans for Purchase of Consumer Durables	23,245	61,36	46,82	31,687	90,32	65,61
2. Loans for Housing	22,846	300,17	264,45	33,409	593,12	520,29
3. Rest of the Personal Loans	3,10,871	724,17	617,61	2,89,281	900,18	762,57
VI. TRADE	1,83,179	676,01	599,04	1,10,906	684,73	579,65
1. Wholesale Trade	6,550	254,76	237,44	8,260	193,78	168,42
2. Retail Trade	1,76,629	421,25	361,61	1,02,646	490,95	411,23
VII. FINANCE	1,095	43,29	32,30	859	64,43	49,81
VIII. ALL OTHERS	1,39,728	973,82	747,64	1,07,950	596,19	489,78
TOTAL BANK CREDIT	19,45,446	8119,93	6945,99	11,35,455	7996,10	7137,67
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	26,698	88,45	76,16	12,297	63,24	54,79
2. Other Small Scale Industries	21,514	246,61	197,63	29,366	277,35	240,24

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Out standing	No. of Accounts	Credit Limit	Amount Out standing
	7	8	9	10	11	12
I. AGRICULTURE	73,849	717,64	620,69	7,036	1092,98	873,44
1. Direct Finance	69,951	430,66	384,00	4,151	101,54	88,55
2. Indirect Finance	3,898	286,98	236,69	2,885	991,45	784,89
II. INDUSTRY	31,391	3207,55	2774,87	80,853	15238,37	10613,64
1. Mining & Quarrying	144	25,86	18,02	291	141,58	87,09
2. Food Manufacturing & Processing	2,033	256,32	209,11	880	513,81	397,49
(a) Rice Mills, Flour & Dal Mills	502	76,68	60,39	54	20,78	16,40
(b) Sugar	16	36,44	34,36	35	55,00	52,31
(c) Edible Oils & Vanaspati	551	22,47	17,91	35	26,97	14,54
(d) Tea Processing	3	3,39	3,69	11	15,17	15,15
(e) Processing of Fruits & Vegetables	14	1,87	1,52	82	82,72	61,40
(f) Others	947	115,49	91,23	663	313,18	237,70
3. Beverage & Tobacco	109	91,09	70,70	198	583,42	544,68
4. Textiles	1,078	106,63	84,45	2,792	1545,80	927,28
(a) Cotton Textiles	199	70,40	55,79	355	237,49	186,04
(b) Jute & Other Natural Fibre Textiles	13	24	23	27	6,43	6,37
(c) Handloom Textiles & Khadi	77	1,85	2,21	39	409,93	11,01
(d) Other Textiles & Textile Products	789	34,15	26,22	2,371	891,95	723,85
5. Paper, Paper Products & Printing	786	68,39	54,98	1,690	234,19	174,67
6. Leather & Leather Products	153	2,57	2,51	452	62,94	55,60
7. Rubber & Plastic Products	704	69,43	61,48	1,175	156,24	128,90
8. Chemicals & Chemical Products	954	214,38	163,67	1,995	1112,16	732,37
(a) Heavy Industrial Chemicals	61	145,90	106,97	138	246,64	180,18
(b) Fertilisers	13	3,87	3,66	22	214,72	57,37
(c) Drugs & Pharmaceuticals	386	12,27	9,10	709	350,74	277,04
(d) Non-Edible Oils	14	8,80	5,37	12	2,36	1,44
(e) Other Chemicals & Chemical Products	480	43,55	38,58	1,114	297,69	216,34
9. Petroleum, Coal Products & Nuclear Fuels	18	701,21	755,18	54	11,71	14,87
10. Manufacture of Cement & Cement Products	163	19,71	20,06	146	52,12	50,47
11. Basic Metals & Metal Products	2,198	530,65	498,25	16,098	799,21	654,72
(a) Iron & Steel	284	464,68	444,83	408	344,10	336,50
(b) Non-Ferrous Metals	54	28,53	24,19	96	132,97	82,42
(c) Metal Products	1,860	37,44	29,23	15,594	322,14	235,80
12. Engineering	1,466	326,43	249,97	5,299	5468,45	3815,06
(a) Heavy Engineering	145	34,32	31,03	549	1059,34	682,98
(b) Light Engineering	588	53,55	47,77	2,059	1460,72	1121,48

	(c) Electrical Machinery & Goods	346	206,68	153,12	1,628	857,27	619,51
	(d) Electronic Machinery & Goods	387	31,88	18,04	1,063	2091,13	1391,09
	13. Vehicles, Vehicle Parts & Transport Equipments	347	83,31	72,37	719	574,01	419,84
	14. Other Industries	18,717	231,22	196,64	46,978	731,62	586,52
	15. Electricity, Gas & Water	63	32,48	31,54	170	2111,82	1461,27
	(a) Electricity Generation & Transmission	38	30,67	30,01	109	1975,13	1326,11
	(b) Non-Conventional Energy	9	41	23	20	2,04	1,70
	(c) Gas, Steam & Water Supply	16	1,40	1,31	41	134,65	133,46
	16. Construction	2,458	447,87	285,92	1,916	1139,29	562,81
III.	TRANSPORT OPERATORS	11,541	205,70	157,91	8,434	367,84	257,79
IV.	PROFESSIONAL AND OTHER SERVICES	28,271	632,00	511,57	20,276	1725,59	1404,07
V.	PERSONAL LOANS	3,07,519	2140,42	1839,43	16,60,730	8845,84	4332,17
	1. Loans for Purchase of Consumer Durables	26,730	94,51	73,33	37,301	128,56	104,19
	2. Loans for Housing	50,621	1007,70	896,59	56,850	1805,23	1523,10
	3. Rest of the Personal Loans	2,30,168	1038,21	869,52	15,66,579	6912,04	2704,87
VI.	TRADE	60,618	859,79	699,25	24,965	1627,49	1277,88
	1. Wholesale Trade	4,461	276,03	216,98	4,617	961,80	746,22
	2. Retail Trade	56,157	583,76	482,27	20,348	665,69	531,66
VII.	FINANCE	1,054	146,06	133,87	3,117	1211,80	990,30
VIII.	ALL OTHERS	82,264	831,22	668,05	1,09,622	2825,52	2124,30
TOTAL BANK CREDIT		5,96,507	8740,37	7405,64	19,15,033	32935,42	21873,60
	<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	3,042	56,61	44,20	2,418	99,48	77,64
	2. Other Small Scale Industries	18,460	487,42	399,20	31,602	1180,33	920,82