

**TABLE NO.5.7--STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2003**

SOUTHERN REGION  
STATE : KARNATAKA

(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
<b>I. AGRICULTURE</b>	<b>11,43,588</b>	<b>3956,89</b>	<b>3603,16</b>	<b>4,50,432</b>	<b>2408,51</b>	<b>2191,04</b>
1. Direct Finance	11,21,061	3738,72	3417,86	4,41,293	2224,46	2044,30
2. Indirect Finance	22,527	218,17	185,29	9,139	184,06	146,74
<b>II. INDUSTRY</b>	<b>52,422</b>	<b>5062,12</b>	<b>2914,53</b>	<b>46,560</b>	<b>3368,35</b>	<b>3154,36</b>
1. Mining & Quarrying	155	165,99	61,71	141	27,18	24,59
2. Food Manufacturing & Processing	1,870	349,69	290,35	2,079	379,02	315,14
(a) Rice Mills, Flour & Dal Mills	841	36,31	25,08	759	43,03	40,05
(b) Sugar	14	72,63	50,44	10	38,25	34,23
(c) Edible Oils & Vanaspati	110	5,15	6,96	221	27,61	24,96
(d) Tea Processing	14	5,17	5,90	2	6	6
(e) Processing of Fruits & Vegetables	34	3,18	2,07	27	2,16	1,64
(f) Others	857	227,25	199,89	1,060	267,91	214,20
3. Beverage & Tobacco	82	17,29	14,73	78	11,72	10,12
4. Textiles	1,287	492,31	234,72	1,653	66,59	57,93
(a) Cotton Textiles	167	76,37	38,47	302	15,54	14,32
(b) Jute & Other Natural Fibre Textiles	30	30	35	61	1,55	1,61
(c) Handloom Textiles & Khadi	351	91,21	17,65	516	3,04	2,84
(d) Other Textiles & Textile Products	739	324,43	178,25	774	46,46	39,17
5. Paper, Paper Products & Printing	338	44,50	34,96	379	108,97	62,52
6. Leather & Leather Products	104	20,50	19,63	160	1,11	1,06
7. Rubber & Plastic Products	451	47,31	36,01	200	23,93	21,40
8. Chemicals & Chemical Products	308	171,77	131,43	1,004	36,44	26,72
(a) Heavy Industrial Chemicals	20	26,16	24,49	14	7,92	7,33
(b) Fertilisers	5	69	39	1	8	4
(c) Drugs & Pharmaceuticals	97	94,56	80,61	819	8,03	8,13
(d) Non-Edible Oils	10	93	85	14	92	94
(e) Other Chemicals & Chemical Products	176	49,44	25,09	156	19,50	10,28
9. Petroleum, Coal Products & Nuclear Fuels	17	354,32	327,34	9	41,31	41,32
10. Manufacture of Cement & Cement Products	95	26,91	25,41	220	62,48	62,71
11. Basic Metals & Metal Products	381	276,93	305,54	423	1934,08	1978,94
(a) Iron & Steel	82	202,32	253,17	55	1863,92	1938,80
(b) Non-Ferrous Metals	22	18,92	11,08	17	4,12	3,03
(c) Metal Products	277	55,69	41,29	351	66,04	37,12
12. Engineering	3,204	1319,00	327,92	1,270	236,08	202,23
(a) Heavy Engineering	80	303,69	53,25	128	139,46	132,65
(b) Light Engineering	487	91,37	72,38	671	45,88	27,40
(c) Electrical Machinery & Goods	306	805,47	115,35	377	21,17	16,51
(d) Electronic Machinery & Goods	2,331	118,48	86,94	94	29,58	25,67
13. Vehicles, Vehicle Parts & Transport Equipments	594	106,28	49,59	374	19,03	12,39
14. Other Industries	40,586	782,59	431,71	35,079	232,80	169,90
15. Electricity, Gas & Water	51	283,70	124,64	63	13,21	10,04
(a) Electricity Generation & Transmission	26	281,85	123,18	20	10,49	7,56
(b) Non-Conventional Energy	10	1,12	91	12	60	43
(c) Gas, Steam & Water Supply	15	72	56	31	2,12	2,05
16. Construction	2,899	603,02	498,85	3,428	174,40	157,35
<b>III. TRANSPORT OPERATORS</b>	<b>12,362</b>	<b>176,60</b>	<b>134,63</b>	<b>9,716</b>	<b>136,73</b>	<b>99,98</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>65,125</b>	<b>491,54</b>	<b>319,64</b>	<b>41,235</b>	<b>344,46</b>	<b>271,24</b>
<b>V. PERSONAL LOANS</b>	<b>3,49,035</b>	<b>2016,37</b>	<b>1658,26</b>	<b>3,67,222</b>	<b>2085,87</b>	<b>1786,31</b>
1. Loans for Purchase of Consumer Durables	22,381	66,19	51,81	28,728	86,22	66,25
2. Loans for Housing	35,215	992,08	821,64	51,210	895,35	794,10
3. Rest of the Personal Loans	2,91,439	958,09	784,81	2,87,284	1104,30	925,97
<b>VI. TRADE</b>	<b>1,79,654</b>	<b>928,78</b>	<b>776,61</b>	<b>1,13,371</b>	<b>795,86</b>	<b>693,79</b>
1. Wholesale Trade	5,849	358,61	301,88	6,786	189,66	170,10
2. Retail Trade	1,73,805	570,18	474,73	1,06,585	606,20	523,70
<b>VII. FINANCE</b>	<b>1,245</b>	<b>49,80</b>	<b>30,20</b>	<b>910</b>	<b>70,09</b>	<b>51,05</b>
<b>VIII. ALL OTHERS</b>	<b>1,65,512</b>	<b>1235,75</b>	<b>794,06</b>	<b>1,19,134</b>	<b>718,57</b>	<b>520,87</b>
<b>TOTAL BANK CREDIT</b>	<b>19,68,943</b>	<b>13917,85</b>	<b>10231,09</b>	<b>11,48,580</b>	<b>9928,43</b>	<b>8768,65</b>
OF WHICH:						
1. Artisans and Village & Tiny Industries	23,014	66,30	54,54	12,195	73,18	65,07
2. Other Small Scale Industries	18,778	647,78	464,75	24,663	363,39	295,06

**TABLE NO.57 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2003**

SOUTHERN REGION  
STATE : KARNATAKA

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>75,660</b>	<b>921,14</b>	<b>780,00</b>	<b>7,223</b>	<b>1376,85</b>	<b>1194,38</b>
1. Direct Finance	72,367	618,66	554,67	5,073	210,34	157,21
2. Indirect Finance	3,293	302,48	225,34	2,150	1166,52	1037,17
<b>II. INDUSTRY</b>	<b>26,368</b>	<b>3934,77</b>	<b>3357,09</b>	<b>47,338</b>	<b>18153,46</b>	<b>11730,23</b>
1. Mining & Quarrying	221	64,12	52,32	279	102,68	92,66
2. Food Manufacturing & Processing	1,681	466,16	283,76	863	691,88	548,71
(a) Rice Mills, Flour & Dal Mills	599	79,84	69,77	100	23,92	23,07
(b) Sugar	23	80,04	68,81	31	52,91	46,11
(c) Edible Oils & Vanaspati	229	54,54	50,23	37	45,18	24,36
(d) Tea Processing	5	6,69	5,38	16	3,22	3,10
(e) Processing of Fruits & Vegetables	24	2,71	2,54	98	124,04	85,12
(f) Others	801	242,35	87,03	581	442,60	366,95
3. Beverage & Tobacco	125	87,53	72,81	190	658,14	596,67
4. Textiles	1,210	140,95	122,17	2,721	1201,18	935,55
(a) Cotton Textiles	264	63,34	59,87	285	317,05	254,80
(b) Jute & Other Natural Fibre Textiles	10	17	16	23	6,60	6,57
(c) Handloom Textiles & Khadi	153	6,03	4,71	27	11,95	11,98
(d) Other Textiles & Textile Products	783	71,42	57,42	2,386	865,59	662,19
5. Paper, Paper Products & Printing	800	108,48	75,63	1,346	212,02	146,74
6. Leather & Leather Products	191	2,96	2,89	279	61,29	50,72
7. Rubber & Plastic Products	500	97,51	92,56	939	155,52	128,62
8. Chemicals & Chemical Products	753	285,55	202,27	1,138	908,82	645,17
(a) Heavy Industrial Chemicals	66	212,81	147,59	171	255,50	183,14
(b) Fertilisers	12	4,29	3,55	14	9,18	3,63
(c) Drugs & Pharmaceuticals	194	11,74	10,21	280	405,03	279,06
(d) Non-Edible Oils	9	4,29	3,08	11	21,22	8,65
(e) Other Chemicals & Chemical Products	472	52,41	37,84	662	217,89	170,69
9. Petroleum, Coal Products & Nuclear Fuels	14	805,11	869,78	58	19,86	23,60
10. Manufacture of Cement & Cement Products	238	25,58	18,83	150	94,89	87,65
11. Basic Metals & Metal Products	1,110	543,67	517,09	2,377	668,67	599,86
(a) Iron & Steel	266	491,66	474,41	342	333,84	324,69
(b) Non-Ferrous Metals	47	5,90	4,96	89	72,73	52,07
(c) Metal Products	797	46,11	37,73	1,946	262,10	223,10
12. Engineering	1,543	438,10	339,81	4,578	6888,29	3546,45
(a) Heavy Engineering	175	39,92	36,09	584	1179,46	743,24
(b) Light Engineering	846	43,48	36,89	1,751	1111,66	815,62
(c) Electrical Machinery & Goods	338	307,74	230,92	1,583	2800,18	838,97
(d) Electronic Machinery & Goods	184	46,96	35,91	660	1796,98	1148,63
13. Vehicles, Vehicle Parts & Transport Equipments	528	60,91	61,93	686	623,94	251,13
14. Other Industries	14,632	371,00	268,45	29,214	653,69	562,37
15. Electricity, Gas & Water	62	39,33	33,35	178	3285,96	2360,09
(a) Electricity Generation & Transmission	31	28,22	22,96	106	3037,43	2184,76
(b) Non-Conventional Energy	12	7,38	6,93	17	9,36	9,19
(c) Gas, Steam & Water Supply	19	3,73	3,46	55	239,17	166,15
16. Construction	2,760	397,79	343,43	2,342	1926,65	1154,25
<b>III. TRANSPORT OPERATORS</b>	<b>11,921</b>	<b>228,14</b>	<b>164,84</b>	<b>7,438</b>	<b>347,44</b>	<b>222,88</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>33,717</b>	<b>735,30</b>	<b>551,10</b>	<b>17,868</b>	<b>2079,89</b>	<b>1710,09</b>
<b>V. PERSONAL LOANS</b>	<b>3,36,567</b>	<b>2873,92</b>	<b>2380,42</b>	<b>18,07,504</b>	<b>10199,59</b>	<b>5685,97</b>
1. Loans for Purchase of Consumer Durables	24,310	84,67	64,16	32,836	122,71	103,71
2. Loans for Housing	67,376	1487,67	1269,39	69,894	2881,83	2409,05
3. Rest of the Personal Loans	2,44,881	1301,59	1046,88	17,04,774	7195,06	3173,20
<b>VI. TRADE</b>	<b>64,555</b>	<b>1086,04</b>	<b>880,26</b>	<b>26,066</b>	<b>1574,58</b>	<b>1273,44</b>
1. Wholesale Trade	5,017	365,75	269,78	4,884	797,03	618,75
2. Retail Trade	59,538	720,29	610,48	21,182	777,54	654,69
<b>VII. FINANCE</b>	<b>1,173</b>	<b>178,07</b>	<b>137,66</b>	<b>1,979</b>	<b>2003,23</b>	<b>1612,13</b>
<b>VIII. ALL OTHERS</b>	<b>94,905</b>	<b>1019,97</b>	<b>736,46</b>	<b>1,24,814</b>	<b>2543,37</b>	<b>2123,37</b>
<b>TOTAL BANK CREDIT</b>	<b>6,44,866</b>	<b>10977,35</b>	<b>8987,83</b>	<b>20,40,230</b>	<b>38278,42</b>	<b>25552,48</b>
OF WHICH:						
1. Artisans and Village & Tiny Industries	2,180	18,51	15,18	754	28,67	27,08
2. Other Small Scale Industries	15,841	618,13	503,97	27,788	1030,81	867,97