

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

**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 |
| I. AGRICULTURE | 11,60,366 | 4792,72 | 4336,01 | 4,73,388 | 2978,93 | 2675,31 |
| 1. Direct Finance | 11,43,041 | 4316,34 | 3934,84 | 4,66,048 | 2703,28 | 2483,21 |
| 2. Indirect Finance | 17,325 | 476,38 | 401,18 | 7,340 | 275,66 | 192,11 |
| II. INDUSTRY | 41,394 | 5457,98 | 2835,87 | 38,523 | 1802,30 | 1361,64 |
| 1. Mining & Quarrying | 142 | 94,29 | 67,75 | 197 | 27,05 | 23,40 |
| 2. Food Manufacturing & Processing | 2,194 | 381,97 | 276,94 | 2,673 | 402,03 | 351,71 |
| (a) Rice Mills, Flour & Dal Mills | 957 | 36,25 | 27,81 | 814 | 51,70 | 46,24 |
| (b) Sugar | 12 | 57,52 | 49,72 | 13 | 51,42 | 36,70 |
| (c) Edible Oils & Vanaspati | 139 | 5,68 | 5,01 | 301 | 50,13 | 36,91 |
| (d) Tea Processing | 15 | 4,04 | 1,94 | 3 | 9 | 11 |
| (e) Processing of Fruits & Vegetables | 23 | 2,40 | 1,31 | 22 | 2,21 | 1,88 |
| (f) Others | 1,048 | 276,07 | 191,15 | 1,520 | 246,48 | 229,88 |
| 3. Beverage & Tobacco | 90 | 7,47 | 7,33 | 91 | 14,23 | 11,42 |
| 4. Textiles | 1,315 | 573,54 | 304,01 | 1,704 | 48,85 | 37,90 |
| (a) Cotton Textiles | 222 | 104,70 | 44,10 | 329 | 9,40 | 7,40 |
| (b) Jute & Other Natural Fibre Textiles | 99 | 79 | 66 | 97 | 2,47 | 2,09 |
| (c) Handloom Textiles & Khadi | 144 | 83,14 | 10,01 | 394 | 2,04 | 1,84 |
| (d) Other Textiles & Textile Products | 850 | 384,91 | 249,24 | 884 | 34,94 | 26,57 |
| 5. Paper, Paper Products & Printing | 305 | 365,48 | 46,85 | 356 | 101,81 | 46,48 |
| 6. Leather & Leather Products | 70 | 21,56 | 17,77 | 129 | 6,27 | 6,95 |
| 7. Rubber & Plastic Products | 225 | 61,95 | 45,60 | 236 | 20,41 | 15,09 |
| 8. Chemicals & Chemical Products | 414 | 308,38 | 133,64 | 288 | 25,04 | 20,34 |
| (a) Heavy Industrial Chemicals | 21 | 19,07 | 6,83 | 19 | 2,72 | 2,58 |
| (b) Fertilisers | 5 | 35 | 31 | 1 | 10 | 9 |
| (c) Drugs & Pharmaceuticals | 174 | 226,67 | 77,11 | 101 | 6,67 | 5,80 |
| (d) Non-Edible Oils | 8 | 65 | 41 | 16 | 2,58 | 2,39 |
| (e) Other Chemicals & Chemical Products | 206 | 61,64 | 48,97 | 151 | 12,97 | 9,47 |
| 9. Petroleum, Coal Products & Nuclear Fuels | 16 | 67,05 | 26,98 | 8 | 99 | 1,02 |
| 10. Manufacture of Cement & Cement Products | 92 | 29,13 | 27,74 | 161 | 26,65 | 25,20 |
| 11. Basic Metals & Metal Products | 363 | 325,17 | 221,60 | 377 | 126,87 | 97,35 |
| (a) Iron & Steel | 78 | 193,72 | 161,70 | 37 | 83,03 | 61,66 |
| (b) Non-Ferrous Metals | 23 | 63,49 | 13,10 | 23 | 4,06 | 2,66 |
| (c) Metal Products | 262 | 67,96 | 46,80 | 317 | 39,77 | 33,04 |
| 12. Engineering | 1,274 | 1563,72 | 414,01 | 1,289 | 233,65 | 138,74 |
| (a) Heavy Engineering | 92 | 56,01 | 28,62 | 96 | 25,95 | 23,61 |
| (b) Light Engineering | 451 | 248,06 | 137,29 | 583 | 76,73 | 49,92 |
| (c) Electrical Machinery & Goods | 299 | 1093,10 | 130,21 | 495 | 114,68 | 52,17 |
| (d) Electronic Machinery & Goods | 432 | 166,55 | 117,89 | 115 | 16,29 | 13,05 |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 514 | 86,24 | 43,41 | 710 | 27,88 | 18,17 |
| 14. Other Industries | 30,377 | 485,65 | 332,39 | 25,849 | 207,73 | 139,41 |
| 15. Electricity, Gas & Water | 63 | 574,02 | 451,78 | 74 | 129,35 | 124,43 |
| (a) Electricity Generation & Transmission | 21 | 571,45 | 449,68 | 19 | 125,29 | 121,24 |
| (b) Non-Conventional Energy | 29 | 1,78 | 1,48 | 20 | 1,24 | 1,03 |
| (c) Gas, Steam & Water Supply | 13 | 80 | 62 | 35 | 2,82 | 2,17 |
| 16. Construction | 3,940 | 512,35 | 418,07 | 4,381 | 403,49 | 304,01 |
| III. TRANSPORT OPERATORS | 13,536 | 244,62 | 197,31 | 11,019 | 159,36 | 119,37 |
| IV. PROFESSIONAL AND OTHER SERVICES | 66,293 | 592,15 | 407,68 | 42,082 | 397,57 | 324,62 |
| V. PERSONAL LOANS | 3,93,228 | 2825,96 | 2358,06 | 4,13,901 | 2880,79 | 2420,17 |
| 1. Loans for Purchase of Consumer Durables | 22,783 | 69,26 | 53,91 | 27,244 | 86,76 | 69,81 |
| 2. Loans for Housing | 44,093 | 1380,82 | 1169,77 | 57,290 | 1266,77 | 1094,55 |
| 3. Rest of the Personal Loans | 3,26,352 | 1375,88 | 1134,38 | 3,29,367 | 1527,26 | 1255,81 |
| VI. TRADE | 1,81,237 | 1034,01 | 811,98 | 1,14,922 | 922,18 | 733,21 |
| 1. Wholesale Trade | 5,464 | 378,79 | 312,13 | 6,730 | 274,17 | 189,85 |
| 2. Retail Trade | 1,75,773 | 655,22 | 499,85 | 1,08,192 | 648,01 | 543,35 |
| VII. FINANCE | 1,528 | 104,38 | 76,53 | 618 | 61,48 | 36,05 |
| VIII. ALL OTHERS | 1,74,300 | 2127,93 | 1503,24 | 1,22,289 | 777,38 | 653,51 |
| TOTAL BANK CREDIT | 20,31,882 | 17179,74 | 12526,69 | 12,16,742 | 9979,99 | 8323,87 |
| <i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries | 20,516 | 72,94 | 59,53 | 11,820 | 85,01 | 73,55 |
| 2. Other Small Scale Industries | 11,904 | 662,38 | 436,03 | 16,459 | 410,59 | 313,12 |

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

**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 |
| I. AGRICULTURE | 84,509 | 1160,25 | 999,75 | 6,751 | 2202,96 | 1726,93 |
| 1. Direct Finance | 79,427 | 775,78 | 688,70 | 4,394 | 340,86 | 238,55 |
| 2. Indirect Finance | 5,082 | 384,47 | 311,06 | 2,357 | 1862,10 | 1488,38 |
| II. INDUSTRY | 23,394 | 5279,49 | 3532,92 | 30,209 | 18443,17 | 13735,44 |
| 1. Mining & Quarrying | 226 | 205,29 | 169,69 | 466 | 370,24 | 220,59 |
| 2. Food Manufacturing & Processing | 1,989 | 631,27 | 443,33 | 929 | 649,50 | 483,69 |
| (a) Rice Mills, Flour & Dal Mills | 571 | 110,79 | 89,34 | 94 | 35,29 | 24,94 |
| (b) Sugar | 30 | 269,60 | 163,01 | 35 | 45,17 | 43,64 |
| (c) Edible Oils & Vanaspati | 204 | 65,27 | 58,22 | 35 | 26,80 | 24,64 |
| (d) Tea Processing | 1 | 3,20 | 3,20 | 18 | 10,86 | 10,56 |
| (e) Processing of Fruits & Vegetables | 29 | 33,85 | 12,68 | 96 | 75,39 | 52,75 |
| (f) Others | 1,154 | 148,55 | 116,87 | 651 | 456,00 | 327,15 |
| 3. Beverage & Tobacco | 104 | 82,69 | 65,61 | 232 | 902,78 | 542,21 |
| 4. Textiles | 1,072 | 120,80 | 93,17 | 1,914 | 1496,74 | 1204,54 |
| (a) Cotton Textiles | 257 | 82,70 | 60,82 | 316 | 338,56 | 289,03 |
| (b) Jute & Other Natural Fibre Textiles | 6 | 7 | 6 | 20 | 9,02 | 8,89 |
| (c) Handloom Textiles & Khadi | 158 | 4,46 | 3,99 | 45 | 31,05 | 30,03 |
| (d) Other Textiles & Textile Products | 651 | 33,57 | 28,29 | 1,533 | 1118,12 | 876,59 |
| 5. Paper, Paper Products & Printing | 637 | 67,89 | 48,94 | 1,045 | 206,20 | 152,80 |
| 6. Leather & Leather Products | 313 | 5,11 | 4,56 | 374 | 90,25 | 65,90 |
| 7. Rubber & Plastic Products | 514 | 192,03 | 111,82 | 732 | 202,98 | 161,61 |
| 8. Chemicals & Chemical Products | 679 | 141,87 | 95,31 | 1,482 | 956,74 | 670,63 |
| (a) Heavy Industrial Chemicals | 57 | 46,60 | 42,19 | 167 | 127,37 | 69,51 |
| (b) Fertilisers | 10 | 6,82 | 5,80 | 17 | 56,55 | 27,76 |
| (c) Drugs & Pharmaceuticals | 137 | 10,25 | 6,71 | 318 | 441,49 | 345,29 |
| (d) Non-Edible Oils | 11 | 4,27 | 3,18 | 13 | 18,08 | 5,07 |
| (e) Other Chemicals & Chemical Products | 464 | 73,93 | 37,43 | 967 | 313,25 | 223,01 |
| 9. Petroleum, Coal Products & Nuclear Fuels | 21 | 250,80 | 54,74 | 46 | 121,96 | 109,74 |
| 10. Manufacture of Cement & Cement Products | 216 | 32,76 | 29,91 | 144 | 77,95 | 62,08 |
| 11. Basic Metals & Metal Products | 1,198 | 2197,69 | 1439,82 | 1,861 | 755,52 | 621,24 |
| (a) Iron & Steel | 271 | 2129,95 | 1381,49 | 310 | 324,92 | 275,26 |
| (b) Non-Ferrous Metals | 59 | 8,90 | 8,06 | 92 | 74,83 | 55,61 |
| (c) Metal Products | 868 | 58,85 | 50,27 | 1,459 | 355,77 | 290,38 |
| 12. Engineering | 1,349 | 194,13 | 127,11 | 4,503 | 5172,04 | 3812,56 |
| (a) Heavy Engineering | 169 | 47,46 | 33,79 | 834 | 1094,69 | 672,55 |
| (b) Light Engineering | 675 | 44,19 | 32,52 | 1,877 | 1332,69 | 926,07 |
| (c) Electrical Machinery & Goods | 341 | 76,40 | 47,17 | 1,105 | 1235,22 | 910,51 |
| (d) Electronic Machinery & Goods | 164 | 26,09 | 13,63 | 687 | 1509,44 | 1303,43 |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 412 | 112,26 | 90,17 | 608 | 426,72 | 174,01 |
| 14. Other Industries | 10,975 | 274,51 | 190,63 | 11,976 | 874,61 | 699,30 |
| 15. Electricity, Gas & Water | 66 | 172,44 | 165,99 | 194 | 3022,47 | 2593,98 |
| (a) Electricity Generation & Transmission | 30 | 165,30 | 159,39 | 122 | 2832,54 | 2425,62 |
| (b) Non-Conventional Energy | 17 | 5,50 | 5,03 | 21 | 31,30 | 26,58 |
| (c) Gas, Steam & Water Supply | 19 | 1,64 | 1,56 | 51 | 158,63 | 141,78 |
| 16. Construction | 3,623 | 597,96 | 402,15 | 3,703 | 3116,47 | 2160,57 |
| III. TRANSPORT OPERATORS | 11,025 | 256,72 | 199,75 | 7,926 | 248,02 | 203,44 |
| IV. PROFESSIONAL AND OTHER SERVICES | 31,771 | 710,74 | 532,32 | 17,851 | 3182,98 | 2579,49 |
| V. PERSONAL LOANS | 3,80,416 | 3981,22 | 3375,47 | 18,27,895 | 14662,95 | 9372,26 |
| 1. Loans for Purchase of Consumer Durables | 23,971 | 87,98 | 69,79 | 36,393 | 180,15 | 151,74 |
| 2. Loans for Housing | 73,838 | 2152,09 | 1867,41 | 1,04,244 | 6209,15 | 5237,75 |
| 3. Rest of the Personal Loans | 2,82,607 | 1741,15 | 1438,27 | 16,87,258 | 8273,65 | 3982,77 |
| VI. TRADE | 61,275 | 1223,61 | 983,19 | 22,716 | 2480,55 | 1834,36 |
| 1. Wholesale Trade | 4,655 | 368,09 | 279,60 | 4,002 | 1340,10 | 916,98 |
| 2. Retail Trade | 56,620 | 855,52 | 703,58 | 18,714 | 1140,44 | 917,38 |
| VII. FINANCE | 894 | 102,06 | 75,94 | 934 | 2144,14 | 1939,91 |
| VIII. ALL OTHERS | 1,18,360 | 1044,33 | 847,71 | 1,00,077 | 2281,39 | 1834,12 |
| TOTAL BANK CREDIT | 7,11,644 | 13758,41 | 10547,06 | 20,14,359 | 45646,16 | 33225,95 |
| <i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries | 2,458 | 26,10 | 22,42 | 1,452 | 48,01 | 36,42 |
| 2. Other Small Scale Industries | 11,972 | 701,84 | 563,58 | 10,305 | 1093,90 | 830,08 |