

**Table No.5.7 - State and Population Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation
March 1996 (Part 28 of 32)**

**SOUTHERN REGION
STATE: KARNATAKA**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	12,21,785	1522,59	1444,77	5,28,723	927,10	851,76
1. Direct Finance	12,05,220	1446,24	1383,06	5,20,334	860,17	799,90
2. Indirect Finance	16,565	76,35	61,71	8,389	66,92	51,86
II. INDUSTRY	74,198	457,73	379,88	62,707	584,07	505,04
1. Mining & Quarrying	199	12,41	4,93	354	22,60	19,77
2. Food Manufacturing and Processing	2,804	86,42	69,51	2,583	156,39	111,16
(a) Rice Mills, Flour and Dal Mills	686	9,67	8,41	681	20,54	17,47
(b) Sugar	47	32,75	25,92	19	17,59	17,75
(c) Edible Oils and Vanaspati	198	4,21	3,62	345	14,75	12,88
(d) Tea Processing	5	1,81	1,82	1	1	-
(e) Processing of Fruits & Vegetables	74	86	80	32	1,06	67
(f) Others	1,794	37,13	28,95	1,505	102,44	62,40
3. Beverage and Tobacco	107	3,71	2,09	245	10,66	8,61
4. Textiles	797	64,51	52,35	1,729	36,50	30,33
(a) Cotton Textiles	157	15,41	13,82	313	17,04	15,61
(b) Jute Textiles	4	2	2	17	10	8
(c) Handloom Textiles & Khadi	86	39	39	103	1,23	1,06
(d) Other Textiles	550	48,69	38,11	1,296	18,14	13,59
5. Paper, Paper Products and Printing	217	12,79	4,67	582	32,08	30,47
6. Leather and Leather Products	67	84	44	146	99	92
7. Rubber and Rubber Products	56	2,92	2,83	106	3,21	2,82
8. Chemicals and Chemical Products	243	18,18	14,57	555	37,06	34,66
(a) Heavy Industrial Chemicals	20	2,87	2,61	46	16,86	16,03
(b) Fertilizers	10	4,60	3,95	13	47	40
(c) Drugs and Pharmaceuticals	50	2,28	1,79	76	5,25	6,94
(d) Non-Edible Oils	12	9	10	13	83	38
(e) Other Chemicals & Chemical Products	151	8,34	6,13	407	13,65	10,90
9. Petroleum, Coal Products & Nuclear Fuels	24	1,62	1,12	33	71	57
10. Manufacture of Cement & Cement Products	75	15,22	5,31	133	11,94	11,10
11. Basic Metals & Metal Products	390	22,38	22,67	778	41,09	40,79
(a) Iron and Steel	87	13,92	15,29	152	26,99	27,66
(b) Non-Ferrous Metals	22	93	91	68	2,20	1,55
(c) Other Metal Products	281	7,52	6,47	558	11,91	11,57
12. Engineering	541	84,21	77,52	858	93,42	87,41
(a) Heavy Engineering	100	44,52	44,04	138	20,17	17,96
(b) Light Engineering	239	24,75	21,69	345	52,88	51,42
(c) Electrical Machinery & Goods	118	6,08	5,12	219	5,65	5,51
(d) Electronic Machinery & Goods	84	8,87	6,67	156	14,72	12,52

13. Vehicles, Vehicle Parts & Transport						
Equipments	598	17,18	14,31	540	9,55	7,49
14. Other Industries	67,755	104,59	99,17	53,607	116,00	108,48
15. Electricity, Gas & Water	41	5,84	4,56	77	1,16	1,11
(a) Electricity Generation & Transmission	34	5,65	4,40	60	94	90
(b) Non-Conventional Energy	5	11	9	6	11	11
(c) Gas, Steam & Water Supply	2	9	7	11	11	10
16. Construction	284	4,92	3,82	381	10,69	9,33
III. TRANSPORT OPERATORS	17,560	122,34	101,03	15,260	131,98	105,91
IV. PROFESSIONAL AND OTHER SERVICES	92,844	79,71	72,68	64,539	132,92	116,60
V. PERSONAL LOANS	2,48,686	326,56	295,08	2,50,802	507,43	452,88
1. Loans for Purchase of Consumer Durables	11,676	14,85	12,38	17,235	26,40	23,12
2. Loans for Housing	10,601	61,54	56,12	17,057	137,55	123,84
3. Rest of the Personal Loans	2,26,409	250,17	226,58	2,16,510	343,48	305,92
VI. TRADE	2,46,430	271,52	246,17	1,61,709	373,64	311,64
1. Wholesale Trade	6,810	47,67	41,60	5,961	110,33	79,43
2. Retail Trade	2,39,620	223,85	204,57	1,55,748	263,31	232,21
VII. FINANCE	81	16,17	14,45	359	97,80	50,82
VIII. ALL OTHERS	2,07,598	184,92	176,47	1,37,615	160,37	141,19
TOTAL BANK CREDIT	21,09,182	2981,54	2730,51	12,21,714	2915,29	2535,85
OF WHICH : 1. Artisans & Village Industries	46,485	34,81	33,25	21,357	28,67	25,09
2. Other Small Scale Industries	22,894	109,54	93,52	29,956	203,16	168,78

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	1,07,536	301,58	269,26	20,047	355,22	262,49
1. Direct Finance	1,03,922	230,56	209,06	18,731	121,03	103,92
2. Indirect Finance	3,614	71,02	60,21	1,316	234,19	158,58
II. INDUSTRY	31,844	1266,30	1063,63	33,079	6976,59	5431,98
1. Mining & Quarrying	229	21,91	21,65	421	147,51	141,43
2. Food Manufacturing and Processing	1,928	189,83	150,85	906	407,34	306,78
(a) Rice Mills, Flour and Dal Mills	492	29,10	24,51	42	11,75	9,13
(b) Sugar	19	53,11	44,60	37	50,38	41,95
(c) Edible Oils and Vanaspati	205	20,41	13,66	28	11,46	10,42
(d) Tea Processing	8	18	14	32	202,74	150,85
(e) Processing of Fruits & Vegetables	23	92	1,13	86	22,14	18,85
(f) Others	1,181	86,12	66,82	681	108,87	75,57
3. Beverage and Tobacco	163	60,07	55,22	183	160,06	127,99
4. Textiles	928	57,24	52,80	2,656	922,49	673,05
(a) Cotton Textiles	266	40,16	37,64	295	286,10	216,93
(b) Jute Textiles	9	11	10	12	6,50	6,47
(c) Handloom Textiles & Khadi	31	87	45	39	8,72	8,94
(d) Other Textiles	622	16,10	14,60	2,310	621,16	440,72
5. Paper, Paper Products and Printing	747	41,65	40,28	1,338	116,41	85,64
6. Leather and Leather Products	162	1,93	1,74	383	138,08	108,36
7. Rubber and Rubber Products	294	77,03	55,62	273	33,95	26,85
8. Chemicals and Chemical Products	938	143,51	113,33	2,146	476,27	400,35
(a) Heavy Industrial Chemicals	63	4,39	3,90	153	38,56	26,56

(b) Fertilizers	25	21,19	21,49	64	103,09	96,24
(c) Drugs and Pharmaceuticals	183	61,30	39,87	395	163,75	139,90
(d) Non-Edible Oils	43	12,22	6,71	23	1,11	1,04
(e) Other Chemicals & Chemical Products	624	44,41	41,35	1,511	169,77	136,61
9. Petroleum, Coal Products & Nuclear Fuels	408	24,99	23,65	80	8,43	7,02
10. Manufacture of Cement & Cement Products	205	33,39	32,55	170	29,86	31,27
11. Basic Metals & Metal Products	1,528	164,40	133,71	2,789	521,93	424,48
(a) Iron and Steel	532	102,22	80,84	793	280,64	234,96
(b) Non-Ferrous Metals	74	25,44	18,37	177	44,75	34,33
(c) Other Metal Products	922	36,75	34,51	1,819	196,53	155,19
12. Engineering	1,432	143,25	114,04	6,459	2993,81	2307,11
(a) Heavy Engineering	173	33,80	28,31	693	622,64	467,60
(b) Light Engineering	674	68,10	55,31	2,904	803,64	683,08
(c) Electrical Machinery & Goods	313	23,43	18,09	1,384	427,83	322,07
(d) Electronic Machinery & Goods	272	17,92	12,34	1,478	1139,70	834,35
13. Vehicles, Vehicle Parts & Transport Equipments	641	69,40	66,00	943	354,58	234,92
14. Other Industries	21,518	203,81	170,38	13,006	451,80	391,74
15. Electricity, Gas & Water	75	5,92	5,42	151	85,27	68,95
(a) Electricity Generation & Transmission	62	4,94	4,43	81	82,63	66,65
(b) Non-Conventional Energy	7	80	80	16	90	74
(c) Gas, Steam & Water Supply	6	18	19	54	1,73	1,56
16. Construction	648	27,96	26,38	1,175	128,80	96,05
III. TRANSPORT OPERATORS	11,586	112,17	89,35	7,846	88,36	74,15
IV. PROFESSIONAL AND OTHER SERVICES	34,167	192,40	167,37	29,767	455,93	379,33
V. PERSONAL LOANS	1,91,307	591,35	520,27	2,06,602	851,82	726,29
1. Loans for Purchase of Consumer Durables	17,999	29,59	26,43	38,556	74,00	58,03
2. Loans for Housing	18,868	213,62	192,50	17,341	193,94	174,12
3. Rest of the Personal Loans	1,54,440	348,14	301,35	1,50,705	583,87	494,15
VI. TRADE	74,648	383,63	314,35	53,362	729,83	588,10
1. Wholesale Trade	3,682	136,80	104,70	5,046	458,66	366,81
2. Retail Trade	70,966	246,83	209,65	48,316	271,17	221,29
VII. FINANCE	392	118,60	97,81	863	576,82	486,46
VIII. ALL OTHERS	88,690	248,09	223,70	1,13,517	857,04	767,20
TOTAL BANK CREDIT	5,40,170	3214,12	2745,74	4,65,083	10891,61	8716,00
OF WHICH : 1. Artisans & Village Industries	4,847	11,83	10,20	1,815	14,49	10,35
2. Other Small Scale Industries	18,008	354,54	306,88	20,469	1142,44	958,46