

**Table No. 5. 9 - District-Wise Classification of Outstanding Credit of
Scheduled Commercial Banks According to Occupation
March 1996 (Part 24 of 26)**

**SOUTHERN REGION
STATE : KARNATAKA**

OCCUPATION		DAKSHIN KANNADA		DHARWAD		GULBARGA		HASSAN	
		No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
		17	18	19	20	21	22	23	24
I. AGRICULTURE		72,722	120,02,92	1,45,494	186,61,77	1,10,306	111,06,00	94,480	128,05,38
1. Direct Finance		72,044	109,48,63	1,41,761	179,55,28	1,08,164	101,38,86	93,801	125,54,51
2. Indirect Finance		678	10,54,29	3,733	7,06,49	2,142	9,67,14	679	2,50,87
II. INDUSTRY		20,848	309,33,99	13,304	131,03,58	7,047	57,72,49	4,391	22,07,58
1. Mining & Quarrying		114	2,36,33	58	72,67	199	1,89,58	9	38,50
2. Manufacturing & Processing		20,391	294,08,53	13,112	122,57,36	6,809	54,96,78	4,298	19,52,42
3. Electricity, Gas & Water		31	2,56,78	17	82,70	9	10,67	2	8,43
4. Construction		312	10,32,35	117	6,90,85	30	75,46	82	2,08,23
III. TRANSPORT OPERATORS		7,096	91,12,73	3,618	24,01,03	3,243	10,64,79	2,100	11,31,44
IV. PROFESSIONAL AND OTHER SERVICES		26,170	62,38,02	15,312	34,13,78	9,361	12,10,92	5,444	8,67,43
V. PERSONAL LOANS		87,860	247,87,83	66,420	141,51,79	31,073	54,11,51	23,582	36,12,71
1. Loans for Purchase of Consumer Durables		3,415	6,48,01	4,915	6,13,93	2,284	2,87,20	1,927	2,31,33
2. Loans for Housing		12,487	88,95,27	5,421	48,64,02	1,880	17,11,43	1,166	8,28,45
3. Rest of the Personal Loans		71,958	152,44,55	56,084	86,73,84	26,909	34,12,88	20,489	25,52,93
VI. TRADE		48,207	145,95,94	31,835	89,87,18	31,716	45,38,62	19,489	39,63,37
1. Wholesale Trade		1,956	51,52,84	1,313	20,34,17	842	6,97,97	602	11,64,10
2. Retail Trade		46,251	94,43,10	30,522	69,53,01	30,874	38,40,65	18,887	27,99,27
VII. FINANCE		279	51,04,95	73	44,02,18	8	6,94	21	7,32,32
VIII. ALL OTHERS		41,593	94,15,65	44,351	56,16,98	27,660	15,80,99	23,244	20,78,69
TOTAL BANK CREDIT		3,04,775	1121,92,03	3,20,407	707,38,29	2,20,414	306,92,26	1,72,751	273,98,92
OF WHICH: 1. Artisans & Village Industries		9,930	10,91,69	5,475	4,54,69	2,650	1,92,74	1,661	1,55,02
2. Other Small Scale Industries		8,289	158,56,34	5,083	34,33,34	3,177	27,98,43	2,205	10,14,68

OCCUPATION		KODAGU		KOLAR		MANDYA		MYSORE	
		No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
		25	26	27	28	29	30	31	32
I. AGRICULTURE		32,423	98,84,48	1,15,850	112,17,15	1,00,026	92,37,90	1,31,380	129,94,16
1. Direct Finance		32,364	95,68,16	1,14,894	105,42,40	99,844	81,97,34	1,29,409	123,95,07
2. Indirect Finance		59	3,16,32	956	6,74,75	182	10,40,56	1,971	5,99,09
II. INDUSTRY		2,088	19,86,88	5,840	50,68,07	3,520	16,75,21	10,716	347,79,66
1. Mining & Quarrying		8	15,04	9	94,57	4	1,76	51	1,55,44
2. Manufacturing & Processing		2,056	19,45,58	5,812	49,59,14	3,458	16,03,99	10,498	341,18,35
3. Electricity, Gas & Water		-	-	6	2,53	25	44,68	14	81,45
4. Construction		24	26,26	13	11,83	33	24,78	153	4,24,42

III. TRANSPORT OPERATORS	1,349	12,64,55	2,269	9,77,44	1,010	4,14,06	2,260	9,81,44
IV. PROFESSIONAL AND OTHER SERVICES	3,794	3,66,91	6,714	7,82,13	3,740	7,16,57	11,868	42,52,65
V. PERSONAL LOANS	11,986	30,56,81	22,275	32,41,07	22,369	28,01,27	64,002	128,76,96
1. Loans for Purchase of Consumer Durables	550	1,42,62	1,762	2,12,19	1,518	1,85,24	4,717	6,03,48
2. Loans for Housing	855	6,35,37	1,181	7,57,46	1,546	6,62,48	3,968	46,55,86
3. Rest of the Personal Loans	10,581	22,78,82	19,332	22,71,42	19,305	19,53,55	55,317	76,17,62
VI. TRADE	10,332	14,48,19	17,756	22,93,30	15,520	17,35,39	38,558	58,36,79
1. Wholesale Trade	125	1,97,50	1,110	3,34,58	158	1,50,14	1,327	10,81,73
2. Retail Trade	10,207	12,50,69	16,646	19,58,72	15,362	15,85,25	37,231	47,55,06
VII. FINANCE	9	16,51	24	4,74,18	10	36,60	70	8,75,86
VIII. ALL OTHERS	5,680	10,65,46	17,977	17,16,79	14,609	10,99,05	34,671	52,85,87
TOTAL BANK CREDIT	67,661	190,89,79	1,88,705	257,70,13	1,60,804	177,16,05	2,93,525	778,83,39
OF WHICH: 1. Artisans & Village Industries	1,011	84,12	2,103	3,06,39	1,479	1,45,03	2,621	2,83,06
2. Other Small Scale Industries	745	4,98,49	2,542	12,51,83	1,626	8,00,73	5,679	57,55,45

OCCUPATION	RAICHUR		SHIMOGA		TUMKUR		UTTAR KANNADA	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	33	34	35	36	37	38	39	40
I. AGRICULTURE	1,20,244	161,58,21	1,22,581	137,47,30	1,01,167	100,89,70	27,786	43,11,93
1. Direct Finance	1,15,876	148,02,24	1,22,335	132,01,90	1,00,316	94,95,02	27,134	36,05,62
2. Indirect Finance	4,368	13,55,97	246	5,45,40	851	5,94,68	652	7,06,31
II. INDUSTRY	10,383	42,28,44	7,286	100,41,30	7,547	59,22,48	6,359	63,06,59
1. Mining & Quarrying	6	2,10,41	7	2,93	12	13,45	49	4,75,53
2. Manufacturing & Processing	10,333	39,34,20	7,197	99,56,44	7,488	56,34,56	6,203	56,86,33
3. Electricity, Gas & Water	17	38,35	6	3,70	12	1,65,43	9	7,42
4. Construction	27	45,48	76	78,23	35	1,09,04	98	1,37,31
III. TRANSPORT OPERATORS	2,064	7,89,14	2,350	17,34,16	1,290	6,39,16	1,470	11,80,50
IV. PROFESSIONAL AND OTHER SERVICES	10,978	10,37,19	11,940	36,65,37	6,031	9,70,03	7,497	7,89,08
V. PERSONAL LOANS	27,792	46,81,90	35,781	59,47,57	36,796	42,81,33	22,673	40,74,61
1. Loans for Purchase of Consumer Durables	2,496	3,22,74	2,113	3,33,01	4,816	5,00,25	1,819	2,61,64
2. Loans for Housing	1,450	13,55,35	2,496	19,28,06	1,144	9,26,06	1,203	9,89,52
3. Rest of the Personal Loans	23,846	30,03,81	31,172	36,86,50	30,836	28,55,02	19,651	28,23,45
VI. TRADE	28,808	41,61,65	28,990	57,69,47	30,372	27,93,00	24,159	34,57,09
1. Wholesale Trade	480	8,77,21	539	20,04,37	1,627	4,78,51	809	5,29,92
2. Retail Trade	28,328	32,84,44	28,451	37,65,10	28,745	23,14,49	23,350	29,27,17
VII. FINANCE	31	91,28	29	4,43,86	38	3,96,21	19	1,36,38
VIII. ALL OTHERS	28,713	23,39,69	16,667	15,52,35	18,159	20,15,82	13,483	9,82,81
TOTAL BANK CREDIT	2,29,013	334,87,50	2,25,624	429,01,38	2,01,400	271,07,73	1,03,446	212,38,99
OF WHICH: 1. Artisans & Village Industries	3,983	2,57,46	3,174	3,64,36	3,301	2,43,71	3,921	11,07,12
2. Other Small Scale Industries	5,632	15,37,11	3,158	23,94,11	3,523	23,24,13	1,659	10,54,47

	Consumer Durables	2,539	2,02,55	5,451	7,18,57	3,775	5,49,18	10,222	13,20,38
	2. Loans for Housing	1,766	11,00,61	3,384	25,29,62	4,815	38,61,27	4,877	33,76,87
	3. Rest of the Personal Loans	18,099	22,83,37	47,299	81,53,15	37,464	80,32,86	50,991	78,61,07
VI.	TRADE	21,247	25,00,64	21,807	66,46,12	27,089	200,72,51	54,521	119,38,13
	1. Wholesale Trade	151	3,10,34	634	27,70,02	1,180	132,58,39	1,384	42,39,57
	2. Retail Trade	21,096	21,90,30	21,173	38,76,10	25,909	68,14,12	53,137	76,98,56
VII.	FINANCE	3	5,96	12	98,37	40	4,79,01	35	1,29,22
VIII.	ALL OTHERS	25,546	18,16,37	60,733	81,44,09	29,374	59,12,18	45,879	42,59,30
TOTAL BANK CREDIT		1,45,759	164,27,02	2,42,020	888,33,20	1,97,169	704,28,03	3,82,452	599,06,70
OF WHICH: 1. Artisans & Village Industries		2,814	1,44,03	3,940	3,53,87	3,613	3,85,83	12,546	7,66,76
2. Other Small Scale Industries		1,673	9,42,34	8,313	303,11,74	9,037	79,73,56	10,255	49,20,74

OCCUPATION		MALAPPURAM		PALAKKAD		PATHANAMTHITTA	
		No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
		17	18	19	20	21	22
I.	AGRICULTURE	1,26,419	98,71,65	98,881	96,79,93	37,630	41,09,08
	1. Direct Finance	1,26,359	95,18,07	98,231	92,97,74	37,405	37,39,09
	2. Indirect Finance	60	3,53,58	650	3,82,19	225	3,69,99
II.	INDUSTRY	17,575	34,85,93	10,987	112,37,16	5,915	31,75,61
	1. Mining & Quarrying	56	71,73	17	19,63	99	4,12,86
	2. Manufacturing & Processing	17,455	32,65,76	10,833	107,44,91	5,743	25,94,71
	3. Electricity, Gas & Water	3	1,15	5	1,42	2	2,87
	4. Construction	61	1,47,29	132	4,71,20	71	1,65,17
III.	TRANSPORT OPERATORS	2,050	17,17,38	3,688	23,16,34	2,711	26,42,69
IV.	PROFESSIONAL AND OTHER SERVICES	17,089	16,27,90	9,341	13,00,71	5,028	8,50,76
V.	PERSONAL LOANS	37,589	61,38,35	48,729	97,35,47	38,698	100,59,02
	1. Loans for Purchase of Consumer Durables	6,426	8,84,45	8,732	10,78,14	2,680	3,89,13
	2. Loans for Housing	2,458	13,64,94	4,291	32,39,23	2,032	15,22,69
	3. Rest of the Personal Loans	28,705	38,88,96	35,706	54,18,10	33,986	81,47,20
VI.	TRADE	40,200	75,42,54	27,087	58,27,16	13,537	81,44,15
	1. Wholesale Trade	496	21,08,18	1,322	15,74,06	327	53,67,60
	2. Retail Trade	39,704	54,34,36	25,765	42,53,10	13,210	27,76,55
VII.	FINANCE	14	9,09,45	21	61,55	16	1,19,43
VIII.	ALL OTHERS	34,229	44,51,23	37,501	32,97,39	24,850	25,00,82
TOTAL BANK CREDIT		2,75,165	357,44,43	2,36,235	434,55,71	1,28,385	316,01,56
OF WHICH: 1. Artisans & Village Industries		9,091	4,91,27	2,720	2,94,52	1,085	1,36,24
2. Other Small Scale Industries		7,084	16,14,41	5,637	32,22,19	3,870	18,75,01

OCCUPATION		THIRUVANANTHAPURAM		THRISSUR		WAYANAD	
		No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
		23	24	25	26	27	28
I.	AGRICULTURE	1,09,250	123,31,18	88,334	108,38,19	78,206	77,03,35
	1. Direct Finance	1,06,539	96,16,49	86,798	103,87,70	78,189	76,58,02

	2. Indirect Finance	2,711	27,14,69	1,536	4,50,49	17	45,33
II.	INDUSTRY	16,409	215,85,21	21,245	186,88,78	2,905	15,53,83
	1. Mining & Quarrying	33	4,75,84	53	53,82	4	3,08
	2. Manufacturing & Processing	16,080	176,59,67	20,949	178,60,54	2,875	13,99,36
	3. Electricity, Gas & Water	70	21,42,01	16	40,55	-	-
	4. Construction	226	13,07,69	227	7,33,87	26	1,51,39
III.	TRANSPORT OPERATORS	4,583	32,79,40	7,956	60,49,46	387	3,27,191
IV.	PROFESSIONAL AND OTHER SERVICES	20,122	49,58,51	19,109	33,01,23	5,523	4,77,61
V.	PERSONAL LOANS	96,935	242,87,80	71,833	192,68,82	11,523	17,45,63
	1. Loans for Purchase of Consumer Durables	6,016	10,91,01	8,242	9,68,79	1,368	1,42,16
	2. Loans for Housing	8,363	64,45,92	8,713	58,01,44	785	3,55,86
	3. Rest of the Personal Loans	82,556	167,50,87	54,878	124,98,59	9,370	12,47,61
VI.	TRADE	54,618	141,50,55	38,015	95,29,39	13,502	19,58,48
	1. Wholesale Trade	1,077	61,87,70	1,363	24,09,50	349	2,45,49
	2. Retail Trade	53,541	79,62,85	36,652	71,19,89	13,153	17,12,99
VII.	FINANCE	66	11,19,23	121	1,85,71	4	8,21
VIII.	ALL OTHERS	83,587	117,01,76	66,017	79,94,20	4,577	4,57,98
TOTAL BANK CREDIT		3.85.570	934,13,64	3,12,630	758,55,78	1,16,627	142,33,00
OF WHICH: 1. Artisans & Village Industries		5,791	7,02,93	3,999	5,35,67	1,425	1,15,55
	2. Other Small Scale Industries	7,877	45,12,48	12,575	86,79,86	1,236	2,08,38