

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2005

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	13,22,356	5748,73	5234,71	5,61,893	3856,62	3384,32
1. Direct Finance	13,01,444	5442,41	4964,43	5,54,255	3475,56	3159,16
2. Indirect Finance	20,912	306,32	270,28	7,638	381,06	225,16
II. INDUSTRY	50,947	19909,55	5604,66	49,047	4492,83	2275,81
1. Mining & Quarrying	218	892,05	92,94	235	59,08	42,21
2. Food Manufacturing & Processing	2,026	943,72	369,54	6,803	609,95	447,69
(a) Rice Mills, Flour & Dal Mills	831	44,18	33,98	789	55,27	45,49
(b) Sugar	12	74,50	64,52	13	135,06	64,65
(c) Edible Oils & Vanaspati	188	6,33	5,34	216	34,97	29,07
(d) Tea Processing	25	4,60	1,66	5	46	46
(e) Processing of Fruits & Vegetables	19	1,61	1,20	24	3,48	3,22
(f) Others	951	812,51	262,84	5,756	380,71	304,81
3. Beverage & Tobacco	86	14,11	11,98	91	13,55	9,85
4. Textiles	1,350	8209,09	395,20	2,203	63,22	50,09
(a) Cotton Textiles	221	621,51	65,76	191	11,58	8,50
(b) Jute & Other Natural Fibre Textiles	25	74	47	67	2,32	2,37
(c) Handloom Textiles & Khadi	295	12,19	9,00	806	4,78	4,07
(d) Other Textiles & Textile Products	809	7574,65	319,97	1,139	44,55	35,14
5. Paper, Paper Products & Printing	432	198,76	96,73	420	97,67	87,88
6. Leather & Leather Products	94	11,21	7,45	111	6,20	4,78
7. Rubber & Plastic Products	221	225,57	135,47	197	51,98	26,84
8. Chemicals & Chemical Products	363	498,49	146,07	426	32,73	23,43
(a) Heavy Industrial Chemicals	39	35,10	11,28	22	3,28	2,76
(b) Fertilisers	7	44	33	1	10	9
(c) Drugs & Pharmaceuticals	66	110,93	73,88	183	8,30	4,86
(d) Non-Edible Oils	7	83	48	15	4,16	3,44
(e) Other Chemicals & Chemical Products	244	351,19	60,11	205	16,90	12,28
9. Petroleum, Coal Products & Nuclear Fuels	18	457,43	52,92	13	1,34	1,06
10. Manufacture of Cement & Cement Products	136	79,03	57,73	208	54,01	38,37
11. Basic Metals & Metal Products	467	1976,45	1068,26	484	2021,95	560,02
(a) Iron & Steel	121	1716,87	935,01	103	1938,08	507,81
(b) Non-Ferrous Metals	64	136,04	56,67	32	16,72	9,84
(c) Metal Products	282	123,55	76,59	349	67,16	42,36
12. Engineering	1,227	2264,66	734,88	1,311	442,97	226,73
(a) Heavy Engineering	97	76,49	48,44	151	101,42	62,69
(b) Light Engineering	648	440,63	164,95	659	128,12	63,55
(c) Electrical Machinery & Goods	281	1318,79	342,92	381	182,69	72,25
(d) Electronic Machinery & Goods	201	428,75	178,58	120	30,72	28,24
13. Vehicles, Vehicle Parts & Transport Equipments	665	526,56	241,34	558	59,43	47,71
14. Other Industries	39,977	1086,41	794,14	30,198	293,25	251,56
15. Electricity, Gas & Water	92	1445,40	574,12	73	220,21	186,08
(a) Electricity Generation & Transmission	37	1011,90	549,94	22	201,42	175,42
(b) Non-Conventional Energy	35	428,81	21,43	18	1,00	7,91
(c) Gas, Steam & Water Supply	20	4,69	2,75	33	17,79	9,94
16. Construction	3,575	1080,61	825,90	5,716	465,27	271,51
III. TRANSPORT OPERATORS	15,368	387,44	302,15	12,730	178,84	140,14
IV. PROFESSIONAL AND OTHER SERVICES	55,082	1193,74	627,24	37,799	473,47	373,53
V. PERSONAL LOANS	4,24,696	4898,21	3698,00	4,45,623	3826,67	3186,97
1. Loans for Purchase of Consumer Durables	19,924	67,76	53,33	28,878	115,52	92,43
2. Loans for Housing	61,090	2531,00	2080,81	70,004	1852,78	1576,75
3. Rest of the Personal Loans	3,43,682	2299,44	1563,85	3,46,741	1858,38	1517,79
VI. TRADE	1,89,751	1779,51	1129,50	1,19,532	1067,80	875,48
1. Wholesale Trade	8,161	900,28	422,37	7,827	279,05	223,22
2. Retail Trade	1,81,590	879,23	707,13	1,11,705	788,75	652,27
VII. FINANCE	1,595	39,49	33,66	1,256	83,07	35,02
VIII. ALL OTHERS	1,84,752	1900,88	1040,72	1,17,388	677,41	551,17
TOTAL BANK CREDIT	22,44,547	35857,55	17670,64	13,45,268	14656,70	10822,43
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	21,163	77,98	63,74	12,189	101,77	84,41
2. Other Small Scale Industries	20,600	1017,71	669,79	24,084	595,64	440,11

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MARCH 2005**

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	95,696	1563,83	1364,69	7,456	3069,26	2560,77
1. Direct Finance	91,243	1031,18	915,51	5,097	386,02	293,82
2. Indirect Finance	4,453	532,64	449,18	2,359	2683,24	2266,95
II. INDUSTRY	28,151	4976,83	3376,73	34,087	23772,51	17342,66
1. Mining & Quarrying	246	418,41	303,22	376	308,65	234,80
2. Food Manufacturing & Processing	1,923	703,41	442,14	975	740,19	575,65
(a) Rice Mills, Flour & Dal Mills	659	134,64	108,21	112	56,34	43,19
(b) Sugar	30	134,22	108,43	35	72,18	53,40
(c) Edible Oils & Vanaspati	177	74,06	62,11	41	50,32	42,95
(d) Tea Processing	4	6,47	3,69	20	6,53	5,80
(e) Processing of Fruits & Vegetables	38	21,62	13,08	92	107,64	81,22
(f) Others	1,015	332,40	146,61	675	447,18	349,09
3. Beverage & Tobacco	113	143,12	110,38	238	1396,17	796,22
4. Textiles	1,103	145,63	116,23	2,077	2104,02	1684,62
(a) Cotton Textiles	189	81,24	64,94	367	678,47	598,10
(b) Jute & Other Natural Fibre Textiles	10	21	14	21	6,68	6,65
(c) Handloom Textiles & Khadi	142	10,36	7,64	53	23,18	21,39
(d) Other Textiles & Textile Products	762	53,82	43,52	1,636	1395,69	1058,47
5. Paper, Paper Products & Printing	713	102,99	80,58	1,097	336,76	246,42
6. Leather & Leather Products	222	5,17	4,20	388	75,17	59,68
7. Rubber & Plastic Products	765	341,28	145,54	747	193,50	146,49
8. Chemicals & Chemical Products	776	178,56	113,80	1,511	1546,77	934,75
(a) Heavy Industrial Chemicals	78	89,64	42,35	132	284,56	139,40
(b) Fertilisers	19	7,51	6,04	22	49,19	43,26
(c) Drugs & Pharmaceuticals	149	9,98	8,43	401	567,13	468,87
(d) Non-Edible Oils	20	5,75	4,04	5	1,62	61
(e) Other Chemicals & Chemical Products	510	65,67	52,95	951	644,27	282,61
9. Petroleum, Coal Products & Nuclear Fuels	19	323,64	103,21	51	50,45	36,01
10. Manufacture of Cement & Cement Products	242	30,45	27,25	114	123,65	102,04
11. Basic Metals & Metal Products	1,437	376,92	317,44	2,184	1210,47	828,67
(a) Iron & Steel	318	267,42	225,63	307	305,16	258,45
(b) Non-Ferrous Metals	116	23,98	20,31	129	422,62	185,83
(c) Metal Products	1,003	85,52	71,50	1,748	482,69	384,40
12. Engineering	1,908	455,39	254,69	4,398	4389,26	3203,19
(a) Heavy Engineering	178	117,26	44,85	475	538,27	319,37
(b) Light Engineering	1,089	107,51	69,43	2,269	1656,78	1236,71
(c) Electrical Machinery & Goods	458	97,95	78,03	947	943,24	720,64
(d) Electronic Machinery & Goods	183	132,68	62,37	707	1250,97	926,47
13. Vehicles, Vehicle Parts & Transport Equipments	789	187,13	117,42	713	800,88	357,85
14. Other Industries	13,585	588,05	470,08	13,943	1063,88	822,55
15. Electricity, Gas & Water	222	215,88	184,94	257	4529,72	3551,23
(a) Electricity Generation & Transmission	171	195,90	170,73	168	4309,11	3352,69
(b) Non-Conventional Energy	18	16,06	11,50	36	44,65	39,38
(c) Gas, Steam & Water Supply	33	3,92	2,71	53	175,96	159,16
16. Construction	4,088	760,79	585,61	5,018	4902,97	3762,50
III. TRANSPORT OPERATORS	11,519	329,32	258,86	9,324	528,88	424,76
IV. PROFESSIONAL AND OTHER SERVICES	30,084	1664,17	1343,08	17,021	4013,68	2982,13
V. PERSONAL LOANS	4,46,141	6056,93	5046,83	26,23,858	21519,65	13953,72
1. Loans for Purchase of Consumer Durables	32,219	135,61	112,41	63,024	404,53	339,77
2. Loans for Housing	97,492	3461,53	2942,98	1,04,122	8985,76	7693,49
3. Rest of the Personal Loans	3,16,430	2459,78	1991,44	24,56,712	12129,36	5920,47
VI. TRADE	64,715	1834,41	1296,98	21,703	2924,93	2173,18
1. Wholesale Trade	4,828	594,93	403,41	3,991	1738,03	1298,61
2. Retail Trade	59,887	1239,48	893,58	17,712	1186,90	874,57
VII. FINANCE	1,128	132,41	101,23	1,106	2810,34	2559,45
VIII. ALL OTHERS	1,05,703	1067,96	867,90	1,53,927	3305,57	2502,55
TOTAL BANK CREDIT	7,83,137	17625,84	13656,30	28,68,482	61944,83	44499,21
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	2,106	22,97	19,16	1,159	51,20	40,27
2. Other Small Scale Industries	16,051	894,91	680,51	12,034	1205,85	939,23