

TABLE NO. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2006

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	11,98,126	6486,06	5814,37	5,71,720	4841,72	4267,83
1. Direct Finance	11,80,741	6017,62	5468,11	5,61,972	4293,24	3889,53
2. Indirect Finance	17,385	468,44	346,26	9,748	548,48	378,30
II. INDUSTRY	40,856	11590,24	7579,57	42,158	2399,69	1839,55
1. Mining & Quarrying	251	302,07	278,40	764	70,46	64,07
2. Food Manufacturing & Processing	1,846	575,87	427,65	4,092	487,96	398,09
(a) Rice Mills, Flour & Dal Mills	726	54,27	35,17	890	55,57	46,21
(b) Sugar	18	110,59	94,56	16	32,33	23,67
(c) Edible Oils & Vanaspati	116	4,48	3,82	142	29,54	23,06
(d) Tea Processing	27	1,93	1,80	7	51	53
(e) Processing of Fruits & Vegetables	15	11,50	11,42	43	55,78	36,35
(f) Others	944	393,10	280,88	2,994	314,23	268,26
3. Beverage & Tobacco	67	62,03	54,08	90	10,75	7,66
4. Textiles	1,838	642,74	431,86	1,643	54,30	45,15
(a) Cotton Textiles	596	102,04	76,10	193	13,25	8,84
(b) Jute & Other Natural Fibre Textiles	24	1,47	1,31	35	2,02	2,03
(c) Handloom Textiles & Khadi	566	25,73	24,58	629	3,09	2,71
(d) Other Textiles & Textile Products	652	513,50	329,87	786	35,95	31,57
5. Paper, Paper Products & Printing	471	141,25	105,62	383	62,57	51,25
6. Leather & Leather Products	87	19,50	9,85	99	2,06	98
7. Rubber & Plastic Products	220	223,55	153,61	200	22,54	16,73
8. Chemicals & Chemical Products	462	389,78	267,92	837	46,44	32,81
(a) Heavy Industrial Chemicals	43	34,05	21,25	33	10,84	9,05
(b) Fertilisers	17	39,42	11,73	3	28	5
(c) Drugs & Pharmaceuticals	89	145,30	94,31	81	9,41	4,24
(d) Non-Edible Oils	8	98	55	14	5,96	3,57
(e) Other Chemicals & Chemical Products	305	170,02	140,08	706	19,96	15,90
9. Petroleum, Coal Products & Nuclear Fuels	17	117,69	66,03	8	1,18	71
10. Manufacture of Cement & Cement Products	200	73,73	55,40	143	12,70	10,77
11. Basic Metals & Metal Products	705	2304,45	1465,41	412	558,40	385,97
(a) Iron & Steel	153	2034,50	1262,96	40	494,51	340,37
(b) Non-Ferrous Metals	153	143,01	96,40	43	11,74	7,72
(c) Metal Products	399	126,94	106,05	329	52,15	37,88
12. Engineering	1,652	2333,16	1058,89	1,636	414,59	287,12
(a) Heavy Engineering	105	107,82	79,81	130	77,95	40,39
(b) Light Engineering	925	448,43	298,15	1,018	181,10	124,36
(c) Electrical Machinery & Goods	365	443,55	283,89	312	86,78	74,79
(d) Electronic Machinery & Goods	257	1333,37	397,04	176	68,78	47,59
13. Vehicles, Vehicle Parts & Transport Equipments	338	179,21	153,21	409	43,99	30,59
14. Other Industries	28,517	1007,94	907,16	25,165	228,13	185,47
15. Electricity, Gas & Water	124	1696,17	1040,25	77	36,79	31,66
(a) Electricity Generation & Transmission	56	1667,69	1020,47	13	29,23	25,16
(b) Non-Conventional Energy	41	26,41	18,11	19	2,22	1,86
(c) Gas, Steam & Water Supply	27	2,07	1,68	45	5,34	4,64
16. Construction	4,061	1521,10	1104,21	6,200	346,83	290,52
III. TRANSPORT OPERATORS	15,470	366,33	284,98	11,602	178,88	141,55
IV. PROFESSIONAL AND OTHER SERVICES	45,554	1353,27	966,95	34,618	563,44	466,18
V. PERSONAL LOANS	3,90,691	5910,78	4793,59	4,37,902	4442,84	3655,73
1. Loans for Purchase of Consumer Durables	22,636	102,54	86,29	29,529	160,88	129,48
2. Loans for Housing	70,714	3440,35	2834,58	71,548	2112,51	1788,52
3. Rest of the Personal Loans	2,97,341	2367,89	1872,72	3,36,825	2169,45	1737,74
VI. TRADE	1,52,200	1644,13	1353,75	1,10,459	1148,89	936,82
1. Wholesale Trade	5,536	518,76	431,78	5,613	293,04	230,54
2. Retail Trade	1,46,664	1125,37	921,97	1,04,846	855,84	706,28
VII. FINANCE	2,110	59,70	40,00	1,106	68,65	36,15
VIII. ALL OTHERS	1,85,140	1049,41	868,24	1,15,712	760,08	620,99
TOTAL BANK CREDIT	20,30,147	28459,91	21701,45	13,25,277	14404,19	11964,80
OF WHICH: 1. Artisans and Village & Tiny Industries	12,209	60,12	48,15	9,216	108,40	86,14
2. Other Small Scale Industries	19,655	1136,26	802,13	19,897	574,16	439,17

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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	1,62,549	2519,93	2177,72	7,610	3722,25	3341,36
1. Direct Finance	1,55,990	1756,20	1534,34	6,361	529,04	458,04
2. Indirect Finance	6,559	763,73	643,39	1,249	3193,21	2883,32
II. INDUSTRY	34,586	6851,42	4781,04	95,444	38584,53	30284,57
1. Mining & Quarrying	544	844,69	498,93	319	1528,56	1440,71
2. Food Manufacturing & Processing	2,304	663,88	479,47	1,884	1850,64	1367,22
(a) Rice Mills, Flour & Dal Mills	726	141,91	121,07	191	236,32	178,35
(b) Sugar	23	165,93	113,01	62	322,30	249,83
(c) Edible Oils & Vanaspati	182	62,10	50,37	77	45,06	41,44
(d) Tea Processing	5	2,36	41	36	107,26	48,21
(e) Processing of Fruits & Vegetables	99	46,57	35,94	379	262,85	198,29
(f) Others	1,269	245,00	158,66	1,139	876,86	651,08
3. Beverage & Tobacco	129	346,10	311,93	192	1021,07	797,75
4. Textiles	1,485	296,37	217,93	6,164	3012,49	2291,99
(a) Cotton Textiles	422	153,24	123,94	1,912	575,62	496,57
(b) Jute & Other Natural Fibre Textiles	84	2,27	1,68	19	1,45	94
(c) Handloom Textiles & Khadi	120	6,47	5,61	1,409	274,33	176,54
(d) Other Textiles & Textile Products	859	134,39	86,70	2,824	2161,09	1617,94
5. Paper, Paper Products & Printing	770	134,02	97,25	1,492	514,74	438,99
6. Leather & Leather Products	252	4,01	3,24	875	261,70	198,13
7. Rubber & Plastic Products	662	268,50	166,19	961	326,54	266,24
8. Chemicals & Chemical Products	712	219,11	171,34	2,787	1739,74	1215,08
(a) Heavy Industrial Chemicals	80	28,78	25,47	266	438,92	284,73
(b) Fertilisers	20	39,77	37,05	29	118,83	89,72
(c) Drugs & Pharmaceuticals	163	36,92	29,53	1,423	809,34	614,81
(d) Non-Edible Oils	19	7,49	6,48	41	36,70	12,91
(e) Other Chemicals & Chemical Products	430	106,15	72,80	1,028	335,94	212,91
9. Petroleum, Coal Products & Nuclear Fuels	66	382,48	160,66	59	1379,00	1243,20
10. Manufacture of Cement & Cement Products	243	110,52	56,90	1,227	311,06	270,98
11. Basic Metals & Metal Products	1,998	689,22	500,51	3,098	2809,85	2208,40
(a) Iron & Steel	392	501,15	355,85	470	1741,97	1468,18
(b) Non-Ferrous Metals	104	41,13	32,70	165	556,33	332,76
(c) Metal Products	1,502	146,95	111,97	2,463	511,55	407,46
12. Engineering	2,080	555,32	447,85	12,648	5224,61	3819,63
(a) Heavy Engineering	223	70,41	52,22	700	952,88	519,85
(b) Light Engineering	989	110,50	76,35	7,455	1735,49	1283,91
(c) Electrical Machinery & Goods	558	133,40	103,40	3,834	1244,73	976,05
(d) Electronic Machinery & Goods	310	241,02	215,88	659	1291,51	1039,82
13. Vehicles, Vehicle Parts & Transport Equipments	1,099	195,44	123,89	1,203	1601,24	1214,83
14. Other Industries	16,503	465,81	363,21	49,584	2207,35	1615,72
15. Electricity, Gas & Water	114	463,51	352,25	288	6331,49	5374,71
(a) Electricity Generation & Transmission	66	422,43	312,55	165	5632,79	4783,04
(b) Non-Conventional Energy	18	37,24	37,41	46	196,19	192,21
(c) Gas, Steam & Water Supply	30	3,84	2,29	77	502,51	399,46
16. Construction	5,625	1212,44	829,50	12,663	8464,47	6521,00
III. TRANSPORT OPERATORS	15,580	478,72	368,08	16,803	997,84	866,79
IV. PROFESSIONAL AND OTHER SERVICES	38,907	2367,54	1787,35	19,332	7298,44	5539,29
V. PERSONAL LOANS	6,05,510	8916,03	7076,58	28,88,891	31279,97	21847,67
1. Loans for Purchase of Consumer Durables	38,023	200,02	165,65	47,359	363,85	314,07
2. Loans for Housing	1,22,725	4772,06	3963,48	1,51,801	15763,25	13536,71
3. Rest of the Personal Loans	4,44,762	3943,94	2947,44	26,89,731	15152,86	7996,90
VI. TRADE	77,496	2046,69	1595,26	33,378	4358,10	3212,85
1. Wholesale Trade	5,555	644,94	507,58	11,381	2023,73	1486,92
2. Retail Trade	71,941	1401,75	1087,68	21,997	2334,37	1725,92
VII. FINANCE	1,626	720,92	673,07	956	3718,86	3527,52
VIII. ALL OTHERS	1,62,848	1462,91	1163,36	1,94,045	3520,35	2599,38
TOTAL BANK CREDIT	10,99,102	25364,15	19622,47	32,56,459	93480,35	71219,43
OF WHICH: 1. Artisans and Village & Tiny Industries	3,010	46,87	37,24	2,961	278,80	243,10
2. Other Small Scale Industries	19,243	1074,89	839,99	39,539	1885,09	1429,79