

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1997 (Part 28 of 32)**
SOUTHERN REGION **STATE: KARNATAKA**

OCCUPATION		STATE BANK OF INDIA AND ITS ASSOCIATES						(Amount in Rupees Lakh)		
		NATIONALISED BANKS			FOREIGN BANKS					
		No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
		1	2	3	4	5	6	7	8	9
I.	AGRICULTURE	4,23,537	879,19	815,69	8,44,486	1681,89	1527,31	6	12,29	10,04
	1. Direct Finance	4,21,736	783,79	725,98	8,35,271	1330,90	1236,22	6	12,29	10,04
	2. Indirect Finance	1,801	95,41	89,71	9,215	350,99	291,08	-	-	-
II.	INDUSTRY	59,928	4083,74	3236,00	98,366	4467,62	3455,21	615	1009,30	757,30
	1. Mining & Quarrying	645	120,58	112,41	554	111,80	90,29	1	1,14	5,16
	2. Food Manufacturing and Processing	2,338	230,29	171,64	4,037	409,93	301,10	40	156,71	110,97
	(a) Rice Mills, Flour and Dal Mills	527	23,23	21,07	1,032	37,85	34,64	-	-	-
	(b) Sugar	53	93,58	70,48	57	79,53	70,00	-	-	-
	(c) Edible Oils and Vanaspati	237	25,49	18,61	359	26,17	26,85	-	-	-
	(d) Tea Processing	3	4,33	20	11	27,51	9,15	9	114,70	91,01
	(e) Processing of Fruits & Vegetables	40	15,59	6,38	109	23,91	18,19	4	3,86	2,57
	(f) Others	1,478	68,07	54,90	2,469	214,96	142,26	27	38,15	17,38
	3. Beverage and Tobacco	180	58,70	45,54	436	151,35	111,82	15	22,09	19,33
	4. Textiles	2,192	536,82	366,10	3,208	442,59	348,70	55	136,15	83,75
	(a) Cotton Textiles	354	153,22	118,20	439	111,04	76,91	18	91,85	58,80
	(b) Jute Textiles	14	16	14	20	6,71	6,66	-	-	-
	(c) Handloom Textiles & Khadi	100	1,66	1,48	144	8,49	8,09	-	-	-
	(d) Other Textiles	1,724	381,78	246,28	2,605	316,35	257,04	37	44,30	24,95
	5. Paper, Paper Products and Printing	833	70,78	46,75	1,682	91,48	69,24	4	65	1,40
	6. Leather and Leather Products	251	81,41	62,11	459	43,44	37,31	-	-	-
	7. Rubber and Rubber Products	215	30,19	24,64	384	63,00	57,65	1	21	21
	8. Chemicals and Chemical Products	1,113	250,99	199,63	2,206	346,54	283,66	35	40,09	31,36
	(a) Heavy Industrial Chemicals	92	31,12	17,85	190	26,75	23,16	11	2,30	2,22
	(b) Fertilizers	31	48,74	42,86	60	65,41	57,22	-	-	-
	(c) Drugs and Pharmaceuticals	212	84,68	70,01	377	116,18	83,00	12	22,77	16,64
	(d) Non-Edible Oils	23	8,51	7,04	43	2,45	2,13	-	-	-
	(e) Other Chemicals & Chemical Products	755	77,94	61,88	1,536	135,75	118,15	12	15,02	12,50
	9. Petroleum, Coal Products & Nuclear Fuels	527	43,65	41,67	115	22,01	11,94	2	1,32	24
	10. Manufacture of Cement & Cement Products	191	44,26	25,81	342	40,78	40,37	-	-	-
	11. Basic Metals & Metal Products	1,678	306,29	292,49	3,017	404,14	338,15	19	25,00	21,97
	(a) Iron and Steel	438	193,96	199,25	891	226,02	196,69	1	10,00	10,00
	(b) Non-Ferrous Metals	69	23,87	17,81	188	44,64	34,53	3	2,60	2,43
	(c) Other Metal Products	1,171	88,46	75,43	1,938	133,48	106,94	15	12,40	9,54
	12. Engineering	3,720	1561,28	1305,51	4,455	1427,44	1035,25	174	470,41	360,60
	(a) Heavy Engineering	407	329,95	307,51	470	514,34	326,18	22	26,87	23,93
	(b) Light Engineering	1,758	690,79	607,34	1,904	354,65	290,46	32	107,34	72,28
	(c) Electrical Machinery & Goods	786	170,59	129,06	1,105	164,78	129,95	51	85,73	60,32
	(d) Electronic Machinery & Goods	769	369,96	261,59	976	393,67	288,66	69	250,47	204,08
	13. Vehicles, Vehicle Parts & Transport Equipments	703	285,77	181,92	1,445	217,19	144,40	23	66,21	38,64
	14. Other Industries	44,741	385,64	326,98	74,514	529,63	445,77	240	69,80	67,12
	15. Electricity, Gas & Water	134	29,57	16,11	214	96,75	75,59	1	95	57
	(a) Electricity Generation & Transmission	68	19,44	10,08	161	94,63	73,91	1	95	57
	(b) Non-Conventional Energy	20	1,02	1,36	25	1,05	96	-	-	-
	(c) Gas, Steam & Water Supply	46	9,12	4,67	28	1,07	72	-	-	-
	16. Construction	467	47,52	16,68	1,298	69,53	63,97	5	18,58	15,96
III.	TRANSPORT OPERATORS	16,681	114,10	93,06	36,244	290,72	237,16	6	8,60	3,18
IV.	PROFESSIONAL AND OTHER SERVICES	25,823	127,25	100,45	1,25,398	505,02	429,34	61	75,48	51,89
V.	PERSONAL LOANS	2,93,735	785,24	693,93	4,92,556	1439,89	1292,02	11,633	120,12	102,21
	1. Loans for Purchase of Consumer Durables	20,218	38,90	33,59	33,361	64,23	52,89	57	12	12
	2. Loans for Housing	15,644	177,73	155,37	57,896	413,89	376,87	112	14,45	14,37
	3. Rest of the Personal Loans	2,57,873	568,61	504,98	4,01,299	961,76	862,26	11,464	105,56	87,72
VI.	TRADE	1,46,812	577,34	476,41	2,31,502	892,79	752,54	21	22,61	6,05
	1. Wholesale Trade	8,506	203,54	144,21	8,961	328,19	270,14	8	4,08	3,82

2. Retail Trade	1,38,306	373,80	332,21	2,22,541	564,59	482,40	13	18,53	2,23
VII. FINANCE	339	166,19	115,55	833	570,58	423,61	28	166,03	117,74
VIII. ALL OTHERS	1,53,388	584,30	538,11	2,31,678	777,39	709,90	135	79,72	45,16
TOTAL BANK CREDIT	11,20,243	7317,36	6069,21	20,61,063	10625,88	8827,09	12,505	1494,16	1093,57
OF WHICH : 1. Artisans & Village Industries	10,299	20,25	19,65	23,971	51,44	46,00	-	-	-
2. Other Small Scale Industries	33,787	711,96	594,32	53,664	892,64	716,97	53	34,36	27,41

OCCUPATION	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Outstanding	No. of Accounts	Credit Limit	Outstanding	No. of Accounts	Credit Limit	Outstanding
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	5,20,270	638,81	626,27	56,433	266,69	247,37	18,44,732	3478,86	3226,68
1. Direct Finance	5,01,671	615,46	604,24	55,047	243,91	227,12	18,13,731	2986,35	2803,61
2. Indirect Finance	18,599	23,35	22,03	1,386	22,77	20,25	31,001	492,52	423,08
II. INDUSTRY	38,817	56,89	50,82	9,614	762,84	667,65	2,07,340	10380,39	8166,98
1. Mining & Quarrying	77	3,17	2,85	152	39,01	31,94	1,429	275,70	242,65
2. Food Manufacturing and Processing	1,778	11,10	10,03	785	106,72	96,88	8,978	914,74	690,61
(a) Rice Mills, Flour and Dal Mills	145	1,56	1,19	218	19,29	15,80	1,922	81,93	72,70
(b) Sugar	4	3	5	14	9,42	9,61	128	182,55	150,15
(c) Edible Oils and Vanaspati	38	65	57	63	2,85	2,26	697	55,15	48,29
(d) Tea Processing	-	-	-	1	14	15	24	146,67	100,51
(e) Processing of Fruits & Vegetables	82	46	40	9	48	57	244	44,30	28,11
(f) Others	1,509	8,40	7,82	480	74,55	68,49	5,963	404,13	290,85
3. Beverage and Tobacco	25	24	20	96	31,16	29,45	752	263,54	206,34
4. Textiles	232	1,31	1,10	741	92,49	75,55	6,428	1209,36	875,20
(a) Cotton Textiles	15	9	8	129	16,36	15,45	955	372,57	269,43
(b) Jute Textiles	26	14	12	1	-	-	61	7,02	6,92
(c) Handloom Textiles & Khadi	21	8	6	9	5,73	4,41	274	15,95	14,04
(d) Other Textiles	170	1,00	84	602	70,39	55,69	5,138	813,83	584,79
5. Paper, Paper Products and Printing	52	76	67	358	36,08	32,22	2,929	199,74	150,27
6. Leather and Leather Products	32	20	18	77	12,45	8,60	819	137,50	108,21
7. Rubber and Rubber Products	6	3	3	75	5,55	4,59	681	98,98	87,12
8. Chemicals and Chemical Products	41	39	31	388	37,76	36,30	3,783	675,78	551,27
(a) Heavy Industrial Chemicals	1	1	1	20	3,58	3,34	314	63,75	46,58
(b) Fertilizers	4	1	1	3	23	41	98	114,39	100,50
(c) Drugs and Pharmaceuticals	9	8	7	77	12,84	12,78	687	236,54	182,50
(d) Non-Edible Oils	6	7	6	4	19	18	76	11,22	9,41
(e) Other Chemicals & Chemical Products	21	23	16	284	20,93	19,59	2,608	249,87	212,28
9. Petroleum, Coal Products & Nuclear Fuels	2	3	3	18	12,45	12,38	664	79,46	66,25
10. Manufacture of Cement & Cement Products	7	14	13	95	25,65	17,24	635	110,83	83,55
11. Basic Metals & Metal Products	58	57	48	489	67,95	63,74	5,261	803,94	716,82
(a) Iron and Steel	11	8	5	164	49,86	48,08	1,505	479,91	454,07
(b) Non-Ferrous Metals	15	15	13	26	1,10	99	301	72,35	55,89
(c) Other Metal Products	32	35	30	299	16,99	14,66	3,455	251,69	206,86
12. Engineering	205	2,38	2,07	804	127,10	108,10	9,358	3588,61	2811,52
(a) Heavy Engineering	90	1,48	1,31	75	9,86	8,74	1,064	882,49	667,68
(b) Light Engineering	43	31	24	273	49,59	41,17	4,010	1202,69	1011,49
(c) Electrical Machinery & Goods	33	26	23	219	29,25	22,41	2,194	450,61	341,96
(d) Electronic Machinery & Goods	39	34	28	237	38,40	35,78	2,090	1052,83	790,39
13. Vehicles, Vehicle Parts & Transport Equipments	190	2,82	2,41	293	22,27	20,20	2,654	594,26	387,58
14. Other Industries	36,038	32,64	29,35	4,712	81,64	69,60	1,60,245	1099,35	938,83
15. Electricity, Gas & Water	17	14	10	16	67	64	382	128,08	93,02
(a) Electricity Generation & Transmission	10	8	5	10	53	51	250	115,63	85,12
(b) Non-Conventional Energy	3	3	2	2	8	7	50	2,18	2,42
(c) Gas, Steam & Water Supply	4	3	4	4	6	6	82	10,27	5,48
16. Construction	57	98	89	515	63,91	60,23	2,342	200,52	157,74
III. TRANSPORT OPERATORS	9,802	66,18	54,66	7,564	86,78	73,06	70,297	566,38	461,11
IV. PROFESSIONAL AND OTHER SERVICES	37,605	36,07	31,36	10,952	186,91	160,11	1,99,839	930,73	773,15
V. PERSONAL LOANS	1,11,603	127,83	116,64	1,37,928	341,81	305,27	10,47,455	2814,89	2510,08
1. Loans for Purchase of Consumer Durables	7,647	9,50	7,65	22,909	28,38	20,50	84,192	141,13	114,75
2. Loans for Housing	3,894	33,63	31,49	4,834	61,60	56,45	82,380	701,30	634,55
3. Rest of the Personal Loans	1,00,062	84,71	77,50	1,10,185	251,82	228,32	8,80,883	1972,46	1760,78
VI. TRADE	1,03,750	115,17	101,81	31,527	481,32	391,38	5,13,612	2089,23	1728,19
1. Wholesale Trade	4,775	10,18	9,36	3,566	275,68	219,57	25,816	821,68	647,09
2. Retail Trade	98,975	104,99	92,45	27,961	205,64	171,82	4,87,796	1267,55	1081,10
VII. FINANCE	73	1,20	1,08	481	259,89	208,29	1,754	1163,88	866,27
VIII. ALL OTHERS	1,31,261	87,68	83,87	27,752	259,46	242,34	5,44,214	1788,55	1619,38

TOTAL BANK CREDIT	9,53,181	1129,83	1066,50	2,82,251	2645,68	2295,47	44,29,243	23212,92	19351,84
OF WHICH :									
1. Artisans & Village Industries	26,559	28,90	25,96	1,009	3,16	2,76	61,838	103,75	94,37
2. Other Small Scale Industries	10,871	15,09	13,74	4,651	230,19	205,43	1,03,026	1884,24	1557,87
