

**Table No. 5.7 - State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation - March 1997 (Part 28 of 32)**

SOUTHERN REGION  
STATE : KARNATAKA

|             |                                                    | (Amount in Rupees Lakh) |                |                     |                 |                |                     |
|-------------|----------------------------------------------------|-------------------------|----------------|---------------------|-----------------|----------------|---------------------|
| OCCUPATION  |                                                    | RURAL                   |                |                     | SEMI-URBAN      |                |                     |
|             |                                                    | No. of Accounts         | Credit Limit   | Amount Out-standing | No. of Accounts | Credit Limit   | Amount Out-standing |
|             |                                                    | 1                       | 2              | 3                   | 4               | 5              | 6                   |
| <b>I.</b>   | <b>AGRICULTURE</b>                                 | <b>12,12,684</b>        | <b>1749,83</b> | <b>1648,36</b>      | <b>5,17,846</b> | <b>1008,67</b> | <b>933,65</b>       |
|             | 1. Direct Finance                                  | 11,93,636               | 1678,08        | 1585,27             | 5,09,874        | 961,89         | 894,64              |
|             | 2. Indirect Finance                                | 19,048                  | 71,75          | 63,09               | 7,972           | 46,79          | 39,01               |
| <b>II.</b>  | <b>INDUSTRY</b>                                    | <b>66,011</b>           | <b>449,64</b>  | <b>378,31</b>       | <b>66,516</b>   | <b>654,06</b>  | <b>557,34</b>       |
|             | 1. Mining & Quarrying                              | 253                     | 16,62          | 15,22               | 414             | 25,60          | 21,23               |
|             | 2. Food Manufacturing and Processing               | 3,069                   | 63,77          | 55,59               | 2,920           | 205,93         | 151,37              |
|             | (a) Rice Mills, Flour and Dal Mills                | 733                     | 13,19          | 11,20               | 639             | 20,28          | 18,62               |
|             | (b) Sugar                                          | 22                      | 2,67           | 2,40                | 41              | 49,29          | 42,18               |
|             | (c) Edible Oils and Vanaspati                      | 180                     | 2,94           | 2,53                | 314             | 17,86          | 16,83               |
|             | (d) Tea Processing                                 | 3                       | 42             | 49                  | —               | —              | —                   |
|             | (e) Processing of Fruits & Vegetables              | 106                     | 2,75           | 1,49                | 41              | 1,26           | 85                  |
|             | (f) Others                                         | 2,025                   | 41,80          | 37,47               | 1,885           | 117,24         | 72,89               |
|             | 3. Beverage and Tobacco                            | 127                     | 5,08           | 3,29                | 251             | 10,41          | 7,01                |
|             | 4. Textiles                                        | 931                     | 71,13          | 58,12               | 1,985           | 34,17          | 32,47               |
|             | (a) Cotton Textiles                                | 152                     | 24,02          | 21,73               | 282             | 10,39          | 9,77                |
|             | (b) Jute Textiles                                  | 8                       | 4              | 5                   | 32              | 29             | 23                  |
|             | (c) Handloom Textiles & Khadi                      | 83                      | 53             | 46                  | 112             | 93             | 78                  |
|             | (d) Other Textiles                                 | 688                     | 46,54          | 35,88               | 1,559           | 22,57          | 21,69               |
|             | 5. Paper, Paper Products and Printing              | 266                     | 5,26           | 4,89                | 606             | 31,92          | 28,60               |
|             | 6. Leather and Leather Products                    | 85                      | 1,41           | 1,13                | 175             | 1,03           | 90                  |
|             | 7. Rubber and Rubber Products                      | 54                      | 3,47           | 3,41                | 98              | 3,22           | 2,98                |
|             | 8. Chemicals and Chemical Products                 | 239                     | 15,66          | 13,22               | 568             | 37,25          | 33,52               |
|             | (a) Heavy Industrial Chemicals                     | 20                      | 54             | 40                  | 43              | 10,32          | 9,69                |
|             | (b) Fertilizers                                    | 7                       | 22             | 21                  | 16              | 50             | 40                  |
|             | (c) Drugs and Pharmaceuticals                      | 48                      | 2,94           | 2,51                | 104             | 9,31           | 9,76                |
|             | (d) Non-Edible Oils                                | 15                      | 14             | 12                  | 18              | 1,03           | 97                  |
|             | (e) Other Chemicals & Chemical Products            | 149                     | 11,82          | 9,98                | 387             | 16,10          | 12,70               |
|             | 9. Petroleum, Coal Products & Nuclear Fuels        | 25                      | 11,99          | 12,11               | 17              | 3,30           | 1,17                |
|             | 10. Manufacture of Cement & Cement Products        | 81                      | 24,67          | 15,64               | 147             | 12,19          | 11,33               |
|             | 11. Basic Metals & Metal Products                  | 418                     | 25,80          | 17,57               | 757             | 40,56          | 38,60               |
|             | (a) Iron and Steel                                 | 94                      | 14,69          | 7,90                | 146             | 26,20          | 25,48               |
|             | (b) Non-Ferrous Metals                             | 24                      | 1,59           | 1,32                | 78              | 2,78           | 2,74                |
|             | (c) Other Metal Products                           | 300                     | 9,52           | 8,35                | 533             | 11,58          | 10,39               |
|             | 12. Engineering                                    | 662                     | 66,33          | 51,26               | 974             | 93,16          | 81,05               |
|             | (a) Heavy Engineering                              | 126                     | 24,65          | 23,88               | 146             | 21,49          | 21,15               |
|             | (b) Light Engineering                              | 257                     | 21,10          | 14,66               | 379             | 52,22          | 44,90               |
|             | (c) Electrical Machinery & Goods                   | 156                     | 7,76           | 7,01                | 237             | 7,07           | 6,55                |
|             | (d) Electronic Machinery & Goods                   | 123                     | 12,81          | 5,72                | 212             | 12,38          | 8,45                |
|             | 13. Vehicles, Vehicle Parts & Transport Equipments | 626                     | 11,27          | 9,73                | 582             | 15,22          | 12,78               |
|             | 14. Other Industries                               | 58,869                  | 117,73         | 109,59              | 56,558          | 123,74         | 119,48              |
|             | 15. Electricity, Gas & Water                       | 50                      | 4,90           | 3,53                | 82              | 6,18           | 5,65                |
|             | (a) Electricity Generation & Transmission          | 42                      | 4,70           | 3,38                | 52              | 5,80           | 5,31                |
|             | (b) Non-Conventional Energy                        | 6                       | 10             | 9                   | 17              | 18             | 16                  |
|             | (c) Gas, Steam & Water Supply                      | 2                       | 11             | 6                   | 13              | 20             | 18                  |
|             | 16. Construction                                   | 256                     | 4,55           | 4,02                | 382             | 10,17          | 9,19                |
| <b>III.</b> | <b>TRANSPORT OPERATORS</b>                         | <b>22,426</b>           | <b>155,22</b>  | <b>127,45</b>       | <b>20,173</b>   | <b>163,22</b>  | <b>130,01</b>       |
| <b>IV.</b>  | <b>PROFESSIONAL AND OTHER SERVICES</b>             | <b>82,186</b>           | <b>90,92</b>   | <b>81,55</b>        | <b>59,481</b>   | <b>148,51</b>  | <b>124,98</b>       |
| <b>V.</b>   | <b>PERSONAL LOANS</b>                              | <b>2,77,713</b>         | <b>419,43</b>  | <b>378,05</b>       | <b>2,71,481</b> | <b>605,60</b>  | <b>546,50</b>       |
|             | 1. Loans for Purchase of Consumer Durables         | 14,511                  | 20,45          | 16,83               | 18,584          | 29,12          | 24,31               |
|             | 2. Loans for Housing                               | 13,580                  | 78,11          | 69,83               | 22,408          | 159,15         | 144,86              |
|             | 3. Rest of the Personal Loans                      | 2,49,622                | 320,87         | 291,39              | 2,30,489        | 417,34         | 377,33              |
| <b>V I.</b> | <b>TRADE</b>                                       | <b>2,39,517</b>         | <b>368,00</b>  | <b>332,14</b>       | <b>1,60,321</b> | <b>413,06</b>  | <b>355,40</b>       |
|             | 1. Wholesale Trade                                 | 8,719                   | 79,08          | 72,43               | 8,695           | 119,58         | 94,60               |

|                                             |                   |                  |                |                |                  |                |                |
|---------------------------------------------|-------------------|------------------|----------------|----------------|------------------|----------------|----------------|
| 2.                                          | Retail Trade      | 2,30,798         | 288,93         | 259,72         | 1,51,626         | 293,48         | 260,80         |
| <b>VII.</b>                                 | <b>FINANCE</b>    | <b>150</b>       | <b>6,70</b>    | <b>3,61</b>    | <b>338</b>       | <b>74,96</b>   | <b>32,35</b>   |
| <b>VIII.</b>                                | <b>ALL OTHERS</b> | <b>1,82,174</b>  | <b>169,30</b>  | <b>154,62</b>  | <b>1,31,451</b>  | <b>206,02</b>  | <b>186,71</b>  |
| <b>TOTAL BANK CREDIT</b>                    |                   | <b>20,82,861</b> | <b>3409,04</b> | <b>3104,09</b> | <b>12,27,607</b> | <b>3274,11</b> | <b>2866,95</b> |
| OF WHICH : 1. Artisans & Village Industries |                   | 35,810           | 35,16          | 32,34          | 19,210           | 32,86          | 29,10          |
| 2. Other Small Scale Industries             |                   | 24,352           | 129,86         | 110,48         | 34,534           | 213,49         | 183,10         |

(Amount in Rupees Lakh)

| OCCUPATION   |                                                | URBAN              |                 |                            | METROPOLITAN       |                 |                            |
|--------------|------------------------------------------------|--------------------|-----------------|----------------------------|--------------------|-----------------|----------------------------|
|              |                                                | No. of<br>Accounts | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts | Credit<br>Limit | Amount<br>Out-<br>standing |
|              |                                                | 7                  | 8               | 9                          | 10                 | 11              | 12                         |
| <b>I.</b>    | <b>AGRICULTURE</b>                             | <b>1,03,291</b>    | <b>308,85</b>   | <b>290,23</b>              | <b>10,911</b>      | <b>411,51</b>   | <b>354,45</b>              |
| 1.           | Direct Finance                                 | 1,01,642           | 239,15          | 224,12                     | 8,579              | 107,23          | 99,58                      |
| 2.           | Indirect Finance                               | 1,649              | 69,70           | 66,10                      | 2,332              | 304,28          | 254,87                     |
| <b>II.</b>   | <b>INDUSTRY</b>                                | <b>34,907</b>      | <b>1340,02</b>  | <b>1118,30</b>             | <b>39,906</b>      | <b>7936,67</b>  | <b>6113,02</b>             |
| 1.           | Mining & Quarrying                             | 279                | 32,90           | 31,81                      | 483                | 200,59          | 174,38                     |
| 2.           | Food Manufacturing and Processing              | 2,121              | 222,80          | 169,33                     | 868                | 422,24          | 314,32                     |
| (a)          | Rice Mills, Flour and Dal Mills                | 499                | 33,83           | 29,48                      | 51                 | 14,63           | 13,40                      |
| (b)          | Sugar                                          | 23                 | 61,45           | 46,20                      | 42                 | 69,14           | 59,37                      |
| (c)          | Edible Oils and Vanaspati                      | 185                | 22,47           | 15,44                      | 18                 | 11,88           | 13,49                      |
| (d)          | Tea Processing                                 | 6                  | 14              | 13                         | 15                 | 146,12          | 99,89                      |
| (e)          | Processing of Fruits & Vegetables              | 21                 | 55              | 72                         | 76                 | 39,75           | 25,05                      |
| (f)          | Others                                         | 1,387              | 104,37          | 77,36                      | 666                | 140,71          | 103,13                     |
| 3.           | Beverage and Tobacco                           | 150                | 57,88           | 49,09                      | 224                | 190,17          | 146,95                     |
| 4.           | Textiles                                       | 950                | 53,69           | 50,67                      | 2,562              | 1050,36         | 733,94                     |
| (a)          | Cotton Textiles                                | 292                | 32,59           | 31,47                      | 229                | 305,57          | 206,47                     |
| (b)          | Jute Textiles                                  | 9                  | 5               | 4                          | 12                 | 6,64            | 6,61                       |
| (c)          | Handloom Textiles & Khadi                      | 26                 | 1,15            | 1,03                       | 53                 | 13,33           | 11,77                      |
| (d)          | Other Textiles                                 | 623                | 19,90           | 18,13                      | 2,268              | 724,81          | 509,09                     |
| 5.           | Paper, Paper Products and Printing             | 772                | 48,78           | 34,73                      | 1,285              | 113,77          | 82,06                      |
| 6.           | Leather and Leather Products                   | 153                | 1,65            | 1,42                       | 406                | 133,42          | 104,75                     |
| 7.           | Rubber and Rubber Products                     | 251                | 64,26           | 54,84                      | 278                | 28,03           | 25,88                      |
| 8.           | Chemicals and Chemical Products                | 923                | 139,53          | 107,68                     | 2,053              | 483,33          | 396,84                     |
| (a)          | Heavy Industrial Chemicals                     | 72                 | 5,87            | 4,74                       | 179                | 47,02           | 31,74                      |
| (b)          | Fertilizers                                    | 23                 | 21,95           | 20,80                      | 52                 | 91,72           | 79,09                      |
| (c)          | Drugs and Pharmaceuticals                      | 158                | 51,59           | 30,31                      | 377                | 172,70          | 139,91                     |
| (d)          | Non-Edible Oils                                | 36                 | 9,72            | 8,16                       | 7                  | 33              | 16                         |
| (e)          | Other Chemicals & Chemical Products            | 634                | 50,40           | 43,66                      | 1,438              | 171,56          | 145,94                     |
| 9.           | Petroleum, Coal Products & Nuclear Fuels       | 517                | 37,64           | 36,09                      | 105                | 26,54           | 16,89                      |
| 10.          | Manufacture of Cement & Cement Products        | 220                | 31,39           | 24,32                      | 187                | 42,58           | 32,26                      |
| 11.          | Basic Metals & Metal Products                  | 1,543              | 165,77          | 146,05                     | 2,543              | 571,81          | 514,61                     |
| (a)          | Iron and Steel                                 | 546                | 100,04          | 93,31                      | 719                | 338,97          | 327,39                     |
| (b)          | Non-Ferrous Metals                             | 76                 | 29,02           | 22,71                      | 123                | 38,96           | 29,12                      |
| (c)          | Other Metal Products                           | 921                | 36,71           | 30,03                      | 1,701              | 193,89          | 158,10                     |
| 12.          | Engineering                                    | 1,566              | 132,89          | 105,07                     | 6,156              | 3296,24         | 2574,14                    |
| (a)          | Heavy Engineering                              | 170                | 34,03           | 28,77                      | 622                | 802,33          | 593,88                     |
| (b)          | Light Engineering                              | 699                | 57,29           | 49,16                      | 2,675              | 1072,07         | 902,78                     |
| (c)          | Electrical Machinery & Goods                   | 402                | 27,16           | 20,98                      | 1,399              | 408,62          | 307,42                     |
| (d)          | Electronic Machinery & Goods                   | 295                | 14,41           | 6,16                       | 1,460              | 1013,22         | 770,05                     |
| 13.          | Vehicles, Vehicle Parts & Transport Equipments | 712                | 83,19           | 77,61                      | 734                | 484,57          | 287,46                     |
| 14.          | Other Industries                               | 24,039             | 232,77          | 197,99                     | 20,779             | 625,10          | 511,77                     |
| 15.          | Electricity, Gas & Water                       | 85                 | 1,87            | 1,87                       | 165                | 115,13          | 81,96                      |
| (a)          | Electricity Generation & Transmission          | 68                 | 1,37            | 1,51                       | 88                 | 103,76          | 74,91                      |
| (b)          | Non-Conventional Energy                        | 7                  | 25              | 20                         | 20                 | 1,65            | 1,96                       |
| (c)          | Gas, Steam & Water Supply                      | 10                 | 26              | 16                         | 57                 | 9,71            | 5,09                       |
| 16.          | Construction                                   | 626                | 32,99           | 29,73                      | 1,078              | 152,81          | 114,81                     |
| <b>III.</b>  | <b>TRANSPORT OPERATORS</b>                     | <b>15,966</b>      | <b>133,21</b>   | <b>108,91</b>              | <b>11,732</b>      | <b>114,74</b>   | <b>94,75</b>               |
| <b>IV.</b>   | <b>PROFESSIONAL AND OTHER SERVICES</b>         | <b>34,171</b>      | <b>211,26</b>   | <b>182,38</b>              | <b>24,001</b>      | <b>480,04</b>   | <b>384,24</b>              |
| <b>V.</b>    | <b>PERSONAL LOANS</b>                          | <b>2,28,054</b>    | <b>694,66</b>   | <b>619,48</b>              | <b>2,70,207</b>    | <b>1095,20</b>  | <b>966,04</b>              |
| 1.           | Loans for Purchase of Consumer Durables        | 22,060             | 35,82           | 30,89                      | 29,037             | 55,74           | 42,72                      |
| 2.           | Loans for Housing                              | 25,424             | 257,99          | 232,96                     | 20,968             | 206,06          | 186,91                     |
| 3.           | Rest of the Personal Loans                     | 1,80,570           | 400,85          | 355,64                     | 2,20,202           | 833,40          | 736,42                     |
| <b>V I.</b>  | <b>TRADE</b>                                   | <b>73,152</b>      | <b>433,80</b>   | <b>379,10</b>              | <b>40,622</b>      | <b>874,36</b>   | <b>661,54</b>              |
| 1.           | Wholesale Trade                                | 3,820              | 143,45          | 120,87                     | 4,582              | 479,58          | 359,18                     |
| 2.           | Retail Trade                                   | 69,332             | 290,36          | 258,23                     | 36,040             | 394,78          | 302,36                     |
| <b>VII.</b>  | <b>FINANCE</b>                                 | <b>357</b>         | <b>127,02</b>   | <b>94,80</b>               | <b>909</b>         | <b>955,21</b>   | <b>735,51</b>              |
| <b>VIII.</b> | <b>ALL OTHERS</b>                              | <b>93,022</b>      | <b>259,03</b>   | <b>236,91</b>              | <b>1,37,567</b>    | <b>1154,20</b>  | <b>1041,14</b>             |

|                          |                               |                 |                |                |                 |                 |                 |
|--------------------------|-------------------------------|-----------------|----------------|----------------|-----------------|-----------------|-----------------|
| <b>TOTAL BANK CREDIT</b> |                               | <b>5,82,920</b> | <b>3507,84</b> | <b>3030,11</b> | <b>5,35,855</b> | <b>13021,92</b> | <b>10350,69</b> |
| OF WHICH : 1.            | Artisans & Village Industries | 5,153           | 17,22          | 15,65          | 1,665           | 18,51           | 17,28           |
| 2.                       | Other Small Scale Industries  | 19,175          | 340,11         | 284,21         | 24,965          | 1200,79         | 980,09          |

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