

**Table No. 5. 9 - District-Wise Classification of Outstanding Credit
of Scheduled Commercial Banks According to Occupation - March
1997 (Part 29 of 32)**

SOUTHERN REGION

STATE : KARNATAKA

(Amount in Rupees Thousand)										
OCCUPATION	BANGALORE RURAL		BANGALORE URBAN		BELGAUM		BELLARY		BIDAR	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4	5	6	7	8	9	10
I. AGRICULTURE	1,01,187	124,34,38	34,983	383,48,58	1,34,133	268,56,67	89,011	174,85,52	52,247	58,98,49
1. Direct Finance	99,273	116,03,12	32,492	125,75,65	1,32,413	259,81,14	86,114	139,93,55	51,246	56,38,68
2. Indirect Finance	1,914	8,31,26	2,491	257,72,93	1,720	8,75,53	2,897	34,91,97	1,001	2,59,81
II. INDUSTRY	8,191	92,22,41	44,738	6252,72,19	15,061	182,08,85	11,655	136,56,24	3,767	22,70,60
1. Mining & Quarrying	57	4,54,20	505	174,86,79	83	3,49,76	85	17,66,12	3	1,04
2. Manufacturing & Processing	8,092	86,74,96	42,978	5879,32,59	14,852	175,12,95	11,525	114,49,30	3,755	22,25,76
3. Electricity, Gas & Water	12	5,90	168	83,40,86	21	53,23	4	2,67,10	2	1,21
4. Construction	30	87,35	1,087	115,11,95	105	2,92,91	41	1,73,72	7	42,59
III. TRANSPORT OPERATORS	1,966	11,40,59	12,636	100,55,65	4,851	25,57,30	2,168	10,23,54	3,084	9,57,20
IV. PROFESSIONAL AND OTHER SERVICES	4,672	11,88,85	26,807	389,43,37	15,229	37,31,16	11,107	14,48,48	5,193	5,44,85
V. PERSONAL LOANS	22,914	40,77,31	2,92,123	1012,02,03	71,020	123,11,60	35,352	51,84,48	16,887	28,02,76
1. Loans for Purchase of Consumer Durables	869	1,42,05	30,450	44,89,81	5,539	5,97,63	2,993	2,30,98	1,035	1,73,15
2. Loans for Housing	920	7,72,97	21,604	191,10,76	4,471	29,49,31	1,597	14,54,26	1,106	6,39,49
3. Rest of the Personal Loans	21,125	31,62,29	2,40,069	776,01,46	61,010	87,64,66	30,762	34,99,24	14,746	19,90,12
VI. TRADE	14,681	26,45,76	47,059	674,18,03	26,900	58,21,68	26,445	49,88,02	13,261	19,17,63
1. Wholesale Trade	179	8,51,82	4,661	362,98,31	1,656	11,29,82	1,034	13,31,04	803	1,48,82
2. Retail Trade	14,502	17,93,94	42,398	311,19,72	25,244	46,91,86	25,411	36,56,98	12,458	17,68,81
VII. FINANCE	12	11,69	956	737,89,62	31	40,50	25	28,39,96	5	7,83
VIII. ALL OTHERS	6,874	11,21,41	1,54,177	1074,14,18	38,437	43,12,87	29,753	34,64,67	3,400	4,92,21
TOTAL BANK CREDIT	1,60,497	318,42,40	6,13,479	10624,43,65	3,05,662	738,40,63	2,05,516	500,90,91	97,844	148,91,57
OF WHICH: 1. Artisans & Village Industries	1,965	2,13,47	2,254	18,40,03	5,442	5,65,07	4,947	5,01,64	1,274	1,07,96
2. Other Small Scale Industries	4,746	43,70,39	28,206	1002,39,76	6,290	25,08,24	5,728	24,23,42	1,797	7,77,31

OCCUPATION	BIJAPUR		CHIKMAGALUR		CHITRADURGA		DAKSHIN KANNADA		DHARWAD	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	11	12	13	14	15	16	17	18	19	20
I. AGRICULTURE	1,22,338	229,52,12	64,318	239,92,86	1,02,207	145,72,33	67,634	126,02,57	1,41,798	198,51,78

1. Direct Finance	1,19,756	222,68,34	64,030	234,51,03	1,00,866	139,06,57	66,923	112,18,84	1,39,186	190,69,70
2. Indirect Finance	2,582	6,83,78	288	5,41,83	1,341	6,65,76	711	13,83,73	2,612	7,82,08
II. INDUSTRY	15,726	33,20,87	4,394	41,44,54	6,146	78,70,25	15,546	351,27,38	12,448	143,74,53
1. Mining & Quarrying	30	70,88	6	1,02,90	20	9,11	117	2,44,44	108	2,07,72
2. Manufacturing & Processing	15,673	32,26,96	4,367	39,76,50	6,049	77,82,65	15,097	335,86,90	12,185	132,01,37
3. Electricity, Gas & Water	7	4,49	1	35,62	14	20,24	29	48,03	18	19,62
4. Construction	16	18,54	20	29,52	63	58,25	303	12,48,01	137	9,45,82
III. TRANSPORT OPERATORS	2,169	11,25,36	1,711	14,64,63	3,022	12,92,88	9,343	103,63,71	5,342	31,28,55
IV. PROFESSIONAL AND OTHER SERVICES	11,044	19,62,68	6,767	24,77,63	14,307	19,45,95	19,887	64,71,28	13,875	27,89,26
V. PERSONAL LOANS	41,604	67,65,95	22,873	64,33,45	33,688	56,21,00	95,412	286,79,77	69,203	151,35,91
1. Loans for Purchase of Consumer Durables	2,531	2,70,46	1,825	3,03,58	2,708	2,62,20	4,857	8,62,59	5,830	9,46,96
2. Loans for Housing	3,481	18,13,71	1,375	11,28,04	3,129	17,81,30	16,246	111,65,23	7,025	57,29,11
3. Rest of the Personal Loans	35,592	46,81,78	19,673	50,01,83	27,851	35,77,50	74,309	166,51,95	56,348	84,59,84
VI. TRADE	27,273	47,61,01	20,896	50,58,34	29,858	60,76,32	40,637	157,45,74	32,689	127,68,65
1. Wholesale Trade	1,470	8,23,89	644	18,61,75	779	20,59,99	2,073	60,24,38	1,502	22,59,02
2. Retail Trade	25,803	39,37,12	20,252	31,96,59	29,079	40,16,33	38,564	97,21,36	31,187	105,09,63
VII. FINANCE	12	52,60	72	4,94,80	54	4,11,53	256	29,89,12	42	32,99,26
VIII. ALL OTHERS	20,336	18,89,12	6,542	22,06,35	19,585	19,45,13	39,423	101,77,48	43,658	59,57,25
TOTAL BANK CREDIT	2,40,502	428,29,71	1,27,573	462,72,60	2,08,867	397,35,39	2,88,138	1221,57,05	3,19,055	773,05,19
OF WHICH: 1. Artisans & Village Industries	8,361	5,12,86	2,250	1,95,75	1,889	1,96,67	4,965	9,36,26	4,497	5,61,05
2. Other Small Scale Industries	6,339	10,00,74	1,651	6,20,61	3,208	36,04,14	7,403	152,32,90	5,035	47,69,91

OCCUPATION	GULBARGA		HASSAN		KODAGU		KOLAR		MANDYA	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	21	22	23	24	25	26	27	28	29	30
I. AGRICULTURE	1,11,671	138,67,21	93,469	152,78,67	36,850	123,05,86	1,19,845	128,54,48	91,370	90,76,64
1. Direct Finance	1,10,528	126,85,71	92,365	149,36,08	36,801	119,65,10	1,16,725	122,71,05	90,865	87,27,06
2. Indirect Finance	1,143	11,81,50	1,104	3,42,59	49	3,40,76	3,120	5,83,43	505	3,49,58
II. INDUSTRY	8,459	60,77,45	4,724	26,56,32	2,383	36,81,78	7,381	57,23,93	3,390	19,82,38
1. Mining & Quarrying	231	2,26,82	11	58,49	9	16,58	20	8,29,53	13	40,49
2. Manufacturing & Processing	8,180	57,44,31	4,610	20,16,44	2,354	36,31,17	7,326	48,57,65	3,329	18,51,13
3. Electricity, Gas & Water	12	15,67	4	2,53,17	1	85	21	8,67	26	57,44
4. Construction	36	90,65	99	3,28,22	19	33,18	14	28,08	22	33,32
III. TRANSPORT OPERATORS	4,356	15,69,03	2,810	13,47,82	1,199	11,28,16	2,325	12,16,90	1,693	5,19,30
IV. PROFESSIONAL AND OTHER SERVICES	8,712	13,56,26	4,982	10,50,57	4,053	4,25,99	5,662	8,61,79	3,982	5,71,27
V. PERSONAL LOANS	42,375	72,74,22	28,639	46,65,29	14,452	38,52,05	30,032	55,14,67	21,715	32,76,04
1. Loans for Purchase of Consumer Durables	3,174	3,16,77	1,651	1,97,87	835	2,31,79	1,570	1,63,29	1,346	1,58,29
2. Loans for Housing	2,480	22,13,76	1,865	10,60,30	1,072	7,49,98	1,758	9,60,16	1,730	6,08,32
3. Rest of the Personal Loans	36,721	47,43,69	25,123	34,07,12	12,545	28,70,28	26,704	43,91,22	18,639	25,09,43
VI. TRADE	29,060	49,65,97	20,227	48,65,95	10,228	20,82,39	18,166	39,00,34	14,325	21,69,11
1. Wholesale Trade	1,701	8,46,12	1,031	19,03,34	104	2,28,63	1,457	15,48,56	493	2,02,03
2. Retail Trade	27,359	41,19,85	19,196	29,62,61	10,124	18,53,76	16,709	23,51,78	13,832	19,67,08
VII. FINANCE	8	7,37	29	37,54	48	1,03,01	26	4,09,74	6	73,62

VIII.ALL OTHERS	13,684	12,23,21	22,293	18,83,11	4,118	12,71,54	19,350	24,67,77	13,344	12,98,73
TOTAL BANK CREDIT	2,18,325	363,40,72	1,77,173	317,85,27	73,331	248,50,78	2,02,787	329,49,62	1,49,825	189,67,09
OF WHICH: 1. Artisans & Village Industries	2,811	3,15,89	1,624	1,36,82	744	82,07	1,451	2,51,75	950	1,22,37
2. Other Small Scale Industries	4,390	23,72,83	2,380	9,39,58	793	2,34,58	3,356	15,26,90	1,992	9,31,30

OCCUPATION	MYSORE		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	No. of Accounts	Amount Out-standing
	31	32	33	34	35	36	37	38	39	40
I. AGRICULTURE	1,22,676	146,00,29	1,27,722	203,42,51	1,14,252	149,51,32	95,324	110,78,64	21,697	33,17,40
1. Direct Finance	1,21,359	133,49,74	1,23,236	185,02,14	1,13,746	145,88,81	94,167	105,57,05	21,640	30,71,40
2. Indirect Finance	1,317	12,50,55	4,486	18,40,37	506	3,62,51	1,157	5,21,59	57	2,46,00
II. INDUSTRY	9,502	359,45,87	10,033	38,86,87	8,943	101,23,35	7,156	66,14,84	7,697	65,37,43
1. Mining & Quarrying	62	3,35,34	10	1,25,28	10	58,00	13	6,93,43	36	11,87,98
2. Manufacturing & Processing	9,288	350,62,09	10,004	37,36,19	8,848	99,27,40	7,105	57,48,32	7,570	52,12,58
3. Electricity, Gas & Water	16	87,86	6	9,35	5	7,10	12	62,60	3	2,62
4. Construction	136	4,60,58	13	16,05	80	1,30,85	26	1,10,49	88	1,34,25
III. TRANSPORT OPERATORS	2,567	11,62,25	2,024	11,12,32	3,424	21,92,09	1,653	11,90,82	1,954	15,63,13
IV. PROFESSIONAL AND OTHER SERVICES	10,782	42,59,57	9,712	10,34,97	10,886	45,89,51	5,545	8,09,98	6,635	8,51,77
V. PERSONAL LOANS	72,202	157,89,76	33,771	59,20,20	42,327	72,50,48	37,866	48,39,90	23,000	44,10,98
1. Loans for Purchase of Consumer Durables	5,433	7,62,42	2,636	2,98,61	3,001	4,75,31	4,479	4,05,19	1,430	1,85,72
2. Loans for Housing	4,698	52,32,02	1,472	15,43,68	3,384	22,05,50	1,422	11,06,72	1,545	12,30,76
3. Rest of the Personal Loans	62,071	97,95,32	29,663	40,77,91	35,942	45,69,67	31,965	33,27,99	20,025	29,94,50
VI. TRADE	36,429	72,51,96	28,912	52,85,18	28,046	68,25,23	26,783	32,78,50	21,737	49,92,75
1. Wholesale Trade	1,346	14,93,87	2,369	15,34,31	580	22,48,21	931	5,27,08	1,003	13,87,55
2. Retail Trade	35,083	57,58,09	26,543	37,50,87	27,466	45,77,02	25,852	27,51,42	20,734	36,05,20
VII. FINANCE	69	13,48,05	11	20,32	34	2,04,34	39	3,28,91	19	1,57,04
VIII.ALL OTHERS	37,512	52,43,44	24,242	29,95,75	15,524	22,16,16	19,110	28,52,53	12,852	15,05,13
TOTAL BANK CREDIT	2,91,739	856,01,19	2,36,427	405,98,12	2,23,436	483,52,48	1,93,476	309,94,12	95,591	233,35,63
OF WHICH: 1. Artisans & Village Industries	2,260	4,44,62	3,487	3,23,27	3,741	5,36,98	2,386	2,87,25	4,540	13,05,24
2. Other Small Scale Industries	4,609	66,10,57	5,644	18,02,81	3,535	23,05,22	3,877	20,72,15	2,047	14,43,39