

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2007

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	14,06,047	9130,95	8380,89	6,57,112	5846,85	5340,74
1. Direct Finance	13,86,543	8571,08	7932,69	6,47,926	5594,23	5124,96
2. Indirect Finance	19,504	559,87	448,21	9,186	252,62	215,79
II. INDUSTRY	44,709	5255,85	3648,73	40,248	2078,70	1708,51
1. Mining & Quarrying	1,698	113,50	91,09	1,117	94,68	84,73
2. Food Manufacturing & Processing	2,228	709,03	475,53	3,952	431,70	365,42
(a) Rice Mills, Flour & Dal Mills	794	38,73	32,80	628	58,64	49,53
(b) Sugar	23	133,75	100,17	18	44,94	42,03
(c) Edible Oils & Vanaspati	165	4,57	3,64	229	30,19	24,13
(d) Tea Processing	7	48	40	6	29	31
(e) Processing of Fruits & Vegetables	26	6,75	4,68	37	5,96	5,01
(f) Others	1,213	524,75	333,84	3,034	291,68	244,41
3. Beverage & Tobacco	63	184,72	132,31	91	15,22	10,31
4. Textiles	1,904	210,79	122,50	2,808	87,63	80,15
(a) Cotton Textiles	637	20,51	17,84	177	46,71	42,79
(b) Jute & Other Natural Fibre Textiles	69	1,21	1,14	106	3,09	3,05
(c) Handloom Textiles & Khadi	186	5,80	5,33	688	3,97	3,16
(d) Other Textiles & Textile Products	1,012	183,27	98,20	1,837	33,86	31,16
5. Paper, Paper Products & Printing	346	104,66	34,76	421	99,45	77,94
6. Leather & Leather Products	98	2,24	1,75	172	2,22	1,94
7. Rubber & Plastic Products	167	91,27	45,07	296	24,72	17,90
8. Chemicals & Chemical Products	336	188,80	110,86	435	45,37	37,25
(a) Heavy Industrial Chemicals	17	72,03	21,86	42	9,90	8,66
(b) Fertilisers	5	44	40	6	1,31	90
(c) Drugs & Pharmaceuticals	73	95,09	76,80	79	5,58	3,28
(d) Non-Edible Oils	5	46	36	38	13,49	12,95
(e) Other Chemicals & Chemical Products	236	20,78	11,43	270	15,09	11,46
9. Petroleum, Coal Products & Nuclear Fuels	11	98,69	51,18	7	1,06	81
10. Manufacture of Cement & Cement Products	119	17,30	16,26	183	19,90	17,75
11. Basic Metals & Metal Products	340	756,87	507,95	485	314,12	270,15
(a) Iron & Steel	49	682,17	445,64	33	215,08	216,75
(b) Non-Ferrous Metals	15	16,30	12,15	37	8,69	7,99
(c) Metal Products	276	58,41	50,15	415	90,35	45,41
12. Engineering	1,080	560,82	323,22	1,615	264,54	182,04
(a) Heavy Engineering	86	49,31	43,23	236	45,10	37,19
(b) Light Engineering	579	226,12	128,05	1,092	154,20	110,83
(c) Electrical Machinery & Goods	301	79,38	56,62	204	59,44	30,19
(d) Electronic Machinery & Goods	114	206,01	95,32	83	5,81	3,82
13. Vehicles, Vehicle Parts & Transport Equipments	813	31,11	24,64	669	14,93	12,20
14. Other Industries	29,630	237,24	202,81	21,956	220,02	182,62
15. Electricity, Gas & Water	194	1010,19	822,63	73	77,79	73,78
(a) Electricity Generation & Transmission	38	991,36	807,65	13	52,89	50,15
(b) Non-Conventional Energy	144	17,36	13,54	23	21,57	20,89
(c) Gas, Steam & Water Supply	12	1,47	1,45	37	3,33	2,73
16. Construction	5,682	938,63	686,18	5,968	365,34	293,51
III. TRANSPORT OPERATORS	17,596	309,59	253,24	12,844	233,71	193,85
IV. PROFESSIONAL AND OTHER SERVICES	50,398	2736,77	1810,85	37,970	543,82	426,41
V. PERSONAL LOANS	3,80,606	4641,62	3899,93	4,50,257	4879,84	4032,09
1. Loans for Purchase of Consumer Durables	26,882	136,26	119,14	31,029	185,07	147,86
2. Loans for Housing	76,234	2359,99	2036,11	84,835	2324,37	1976,69
3. Rest of the Personal Loans	2,77,490	2145,37	1744,68	3,34,393	2370,40	1907,55
VI. TRADE	1,63,088	1337,85	1146,88	1,19,047	1431,85	1143,72
1. Wholesale Trade	8,519	365,90	307,42	6,391	367,40	263,75
2. Retail Trade	1,54,569	971,95	839,46	1,12,656	1064,45	879,97
VII. FINANCE	3,060	87,96	80,65	2,027	64,64	49,54
VIII. ALL OTHERS	1,90,579	1065,23	883,75	1,09,854	746,68	613,15
TOTAL BANK CREDIT	22,56,083	24565,83	20104,92	14,29,359	15826,10	13508,01
OF WHICH : 1. Artisans and Village & Tiny Industries	14,862	73,68	60,21	8,597	112,27	90,38
2. Other Small Scale Industries	17,150	302,26	233,60	17,433	427,96	341,49

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MARCH 2007**

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	2,05,251	4010,21	3350,46	13,274	4172,87	3442,42
1. Direct Finance	1,98,134	2747,59	2455,26	11,767	1049,84	918,00
2. Indirect Finance	7,117	1262,62	895,20	1,507	3123,03	2524,41
II. INDUSTRY	43,072	9886,24	7203,64	53,573	64534,41	48853,37
1. Mining & Quarrying	706	1035,72	719,75	463	2215,92	1820,94
2. Food Manufacturing & Processing	3,728	1192,15	870,45	2,322	2496,56	1727,93
(a) Rice Mills, Flour & Dal Mills	752	244,01	200,88	219	298,38	220,57
(b) Sugar	43	408,18	294,14	58	324,00	280,37
(c) Edible Oils & Vanaspati	1,267	77,00	58,74	65	25,45	23,39
(d) Tea Processing	9	5,58	3,56	28	137,55	114,19
(e) Processing of Fruits & Vegetables	56	12,22	6,41	403	349,72	256,39
(f) Others	1,601	445,18	306,72	1,549	1361,47	833,02
3. Beverage & Tobacco	142	352,73	310,56	207	1747,65	1543,62
4. Textiles	3,140	430,48	295,75	7,219	6806,31	4936,43
(a) Cotton Textiles	922	184,38	132,98	1,219	1855,23	1587,47
(b) Jute & Other Natural Fibre Textiles	824	14,68	10,92	35	6,59	3,94
(c) Handloom Textiles & Khadi	148	9,40	5,48	484	192,56	121,79
(d) Other Textiles & Textile Products	1,246	222,01	146,37	5,481	4751,93	3223,23
5. Paper, Paper Products & Printing	927	181,55	142,62	1,618	1045,03	826,43
6. Leather & Leather Products	300	20,46	17,57	444	223,00	190,28
7. Rubber & Plastic Products	3,422	287,71	191,19	1,336	783,27	650,79
8. Chemicals & Chemical Products	1,070	368,79	272,89	3,424	3615,32	2374,69
(a) Heavy Industrial Chemicals	69	21,50	19,32	287	728,62	409,30
(b) Fertilisers	29	54,16	51,15	30	96,55	90,45
(c) Drugs & Pharmaceuticals	351	66,97	49,16	1,831	1310,52	909,49
(d) Non-Edible Oils	24	20,59	12,42	25	38,47	12,13
(e) Other Chemicals & Chemical Products	597	205,57	140,84	1,251	1441,15	953,32
9. Petroleum, Coal Products & Nuclear Fuels	57	388,80	117,82	50	2942,30	2560,10
10. Manufacture of Cement & Cement Products	322	184,20	76,89	536	509,66	461,13
11. Basic Metals & Metal Products	2,408	1140,30	897,88	2,862	4520,74	3800,10
(a) Iron & Steel	417	871,68	671,17	809	2632,78	2302,11
(b) Non-Ferrous Metals	165	90,64	79,33	307	1119,94	897,37
(c) Metal Products	1,826	177,97	147,37	1,746	768,02	600,62
12. Engineering	3,019	709,41	515,56	10,269	7451,90	5217,55
(a) Heavy Engineering	304	89,90	67,98	1,245	1501,29	1118,23
(b) Light Engineering	1,582	255,68	160,23	5,196	2355,41	1560,71
(c) Electrical Machinery & Goods	828	200,09	162,37	2,816	2308,41	1504,78
(d) Electronic Machinery & Goods	305	163,74	124,97	1,012	1286,78	1033,82
13. Vehicles, Vehicle Parts & Transport Equipments	627	320,34	239,45	1,262	3351,85	2670,92
14. Other Industries	16,615	845,31	689,28	15,444	6113,99	3335,00
15. Electricity, Gas & Water	226	903,25	797,67	576	6948,39	6170,59
(a) Electricity Generation & Transmission	162	756,78	653,65	439	6176,36	5584,60
(b) Non-Conventional Energy	25	141,38	139,61	64	417,17	341,72
(c) Gas, Steam & Water Supply	39	5,09	4,41	73	354,86	244,27
16. Construction	6,363	1525,02	1048,30	5,541	13762,52	10566,87
III. TRANSPORT OPERATORS	18,161	609,55	472,63	17,268	2241,67	1775,36
IV. PROFESSIONAL AND OTHER SERVICES	84,922	2451,99	1811,60	66,008	11395,39	8936,11
V. PERSONAL LOANS	6,51,896	11080,26	8963,45	29,37,796	39981,71	28800,63
1. Loans for Purchase of Consumer Durables	46,487	279,37	230,72	53,442	573,07	444,45
2. Loans for Housing	1,45,116	6036,71	5136,49	2,09,418	22786,33	19164,87
3. Rest of the Personal Loans	4,60,293	4764,18	3596,23	26,74,936	16622,31	9191,32
VI. TRADE	90,843	2479,48	1906,42	38,879	11105,54	8508,15
1. Wholesale Trade	8,534	815,86	605,88	13,071	7700,75	5788,47
2. Retail Trade	82,309	1663,62	1300,54	25,808	3404,79	2719,68
VII. FINANCE	2,318	853,33	682,51	1,672	9955,04	8873,76
VIII. ALL OTHERS	1,36,986	1474,33	1177,96	1,22,694	3502,02	2462,15
TOTAL BANK CREDIT	12,33,449	32845,40	25568,66	32,51,164	146888,65	111651,95
OF WHICH : 1. Artisans and Village & Tiny Industries	4,143	50,33	40,54	2,014	138,79	112,02
2. Other Small Scale Industries	22,636	1355,71	1054,12	19,600	3716,48	2848,99