

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2009

SOUTHERN REGION
STATE : KARNATAKA

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	15,27,895	12537,35	11443,46	7,66,736	9019,11	8117,55
1. Direct Finance	14,99,100	11443,60	10554,82	7,51,528	7532,15	6833,69
2. Indirect Finance	28,795	1093,75	888,63	15,208	1486,96	1283,86
II. INDUSTRY	36,271	12016,07	8093,29	31,425	6932,47	4362,31
1. Mining & Quarrying	360	625,54	464,50	569	157,61	118,43
2. Food Manufacturing & Processing	4,386	1022,01	776,25	4,661	712,73	578,44
(a) Rice Mills, Flour & Dal Mills	1,200	45,90	35,99	837	153,46	122,58
(b) Sugar	49	542,75	443,26	32	175,63	139,40
(c) Edible Oils & Vanaspati	615	16,62	15,02	181	43,32	37,03
(d) Tea Processing	445	1,30	49	40	4,61	4,59
(e) Processing of Fruits & Vegetables	65	73,59	37,33	54	13,57	11,70
(f) Others	2,012	341,84	244,16	3,517	322,14	263,15
3. Beverage & Tobacco	75	985,03	478,43	126	34,37	23,59
4. Textiles	3,074	451,51	364,54	3,555	171,50	141,83
(a) Cotton Textiles	1,044	40,96	39,18	401	62,52	43,58
(b) Jute & Other Natural Fibre Textiles	243	1,37	87	384	3,41	3,31
(c) Handloom Textiles & Khadi	354	3,73	3,17	1,342	13,71	12,39
(d) Other Textiles & Textile Products	1,433	405,45	321,33	1,428	91,85	82,55
5. Paper, Paper Products & Printing	703	125,46	100,65	557	148,34	123,50
6. Woods and Wood Products	1,010	21,80	18,07	2,109	52,57	39,65
7. Leather & Leather Products	279	25,72	23,06	250	3,65	3,05
8. Gems and Jewellery	2,656	12,13	11,00	830	57,83	56,21
9. Rubber & Plastic Products	323	236,55	148,64	321	67,84	46,88
10. Chemicals & Chemical Products	817	791,08	674,72	1,005	124,96	94,66
(a) Heavy Industrial Chemicals	14	568,76	557,09	25	10,20	7,86
(b) Fertilisers	71	95,83	82	174	3,63	3,89
(c) Drugs & Pharmaceuticals	245	79,88	77,10	165	10,09	8,40
(d) Non-Edible Oils	28	3,81	2,92	56	29,97	23,53
(e) Other Chemicals & Chemical Products	459	42,81	36,79	585	71,07	50,98
11. Petroleum, Coal Products & Nuclear Fuels	16	455,27	49,19	15	256,75	34,78
12. Manufacture of Cement & Cement Products	290	337,27	276,64	345	29,90	25,30
13. Basic Metals & Metal Products	935	1448,07	1093,57	1,069	1880,74	963,00
(a) Iron & Steel	110	1079,75	872,85	166	1781,94	888,13
(b) Non-Ferrous Metals	24	72,13	69,62	60	34,05	25,11
(c) Metal Products	801	296,18	151,09	843	64,75	49,76
14. Engineering	3,276	632,72	440,47	2,021	777,08	508,41
(a) Heavy Engineering	558	190,54	115,41	263	62,78	56,29
(b) Light Engineering	1,519	185,62	133,36	1,212	579,87	349,61
(c) Electrical Machinery & Goods	503	182,21	121,99	369	74,81	51,94
(d) Electronic Machinery & Goods	696	74,35	69,71	177	59,63	50,57
15. Vehicles, Vehicle Parts & Transport Equipments	1,528	269,01	98,57	618	57,88	40,88
16. Other Industries	8,505	824,40	515,56	6,760	221,39	184,26
17. Electricity, Gas & Water	210	1384,71	847,38	89	1562,75	850,10
(a) Electricity Generation & Transmission	42	1306,14	823,32	29	1524,24	814,99
(b) Non-Conventional Energy	148	22,07	19,61	17	34,38	31,07
(c) Gas, Steam & Water Supply	20	56,51	4,44	43	4,13	4,04
18. Construction	7,828	2367,81	1712,02	6,525	614,57	529,35
(a) Other than Infrastructure	4,579	1133,01	787,31	3,827	352,76	296,64
(b) Infrastructure Construction	3,249	1234,80	924,72	2,698	261,82	232,71
III. TRANSPORT OPERATORS	16,981	583,21	372,12	11,094	283,75	220,68
IV. PROFESSIONAL AND OTHER SERVICES	55,510	2582,81	2006,02	43,322	1345,66	898,07
1. Professional Services	14,772	235,03	174,18	11,790	181,91	146,13
2. Tourism, Hotel & Restaurants	6,830	125,66	88,36	4,940	296,74	150,16
3. Recreation services	653	16,11	13,51	500	9,31	7,01
4. IT and Telecommunications	51	105,98	95,41	96	8,89	7,12
5. Others	33,204	2100,03	1634,55	25,996	848,81	587,65
V. PERSONAL LOANS	5,09,276	6459,34	5343,96	5,23,815	7203,49	5881,50
1. Housing	65,060	2864,19	2458,44	84,625	3259,52	2761,30
2. Consumer Durables	32,319	174,92	155,27	21,466	152,98	127,16
3. Vehicles	39,315	665,87	464,52	34,449	560,36	441,42
4. Education	33,195	504,18	395,51	29,153	531,03	403,14
5. Personal Credit Cards	8,876	39,83	33,09	7,953	30,92	24,60
6. Others	3,30,511	2210,35	1837,14	3,46,169	2668,67	2123,88
VI. TRADE	1,61,677	1808,80	1524,57	1,20,606	4007,97	3031,47
1. Wholesale Trade	11,389	531,59	452,06	6,995	412,18	374,85
2. Retail Trade	1,50,288	1277,21	1072,51	1,13,611	3595,79	2656,62
VII. FINANCE	25,758	829,63	727,02	7,419	512,53	248,71
VIII. ALL OTHERS	1,25,902	993,20	869,63	80,943	961,59	856,09
TOTAL BANK CREDIT	24,59,270	37810,41	30380,06	15,85,360	30266,57	23616,38

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2009

SOUTHERN REGION
STATE : KARNATAKA

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	2,40,399	6994,96	4810,77	16,337	3035,63	2363,80
1. Direct Finance	2,31,246	4025,78	3449,21	12,390	1276,36	957,03
2. Indirect Finance	9,153	2969,18	1361,56	3,947	1759,26	1406,77
II. INDUSTRY	42,062	24950,06	14360,05	1,19,711	62582,49	46704,84
1. Mining & Quarrying	590	3451,75	1355,82	368	755,24	332,57
2. Food Manufacturing & Processing	5,346	2297,81	1856,89	2,046	1466,30	1041,98
(a) Rice Mills, Flour & Dal Mills	1,309	419,17	353,73	84	58,53	51,45
(b) Sugar	82	1241,28	1000,09	37	144,53	118,22
(c) Edible Oils & Vanaspati	183	56,98	47,87	19	56,71	17,89
(d) Tea Processing	19	1,95	1,66	23	4,79	4,30
(e) Processing of Fruits & Vegetables	69	30,29	18,11	45	143,82	118,39
(f) Others	3,684	548,14	435,43	1,838	1057,92	731,74
3. Beverage & Tobacco	196	377,73	333,16	190	2735,79	2219,50
4. Textiles	3,882	5659,98	1047,28	55,591	4061,42	3169,27
(a) Cotton Textiles	314	419,12	236,83	2,750	866,46	635,75
(b) Jute & Other Natural Fibre Textiles	72	4,49	4,05	24	3,84	6,13
(c) Handloom Textiles & Khadi	183	97,07	11,51	75	56,93	50,60
(d) Other Textiles & Textile Products	3,313	5139,30	794,89	52,742	3134,19	2476,79
5. Paper, Paper Products & Printing	1,234	296,62	198,36	1,748	601,01	440,85
6. Woods and Wood Products	2,056	83,41	64,69	1,013	180,74	147,23
7. Leather & Leather Products	274	24,91	22,76	523	297,79	230,94
8. Gems and Jewellery	272	145,09	95,52	4,655	758,40	476,38
9. Rubber & Plastic Products	1,454	361,67	278,67	1,942	649,64	448,70
10. Chemicals & Chemical Products	1,270	560,12	337,18	4,171	2838,79	2018,92
(a) Heavy Industrial Chemicals	69	78,79	33,15	146	120,06	84,00
(b) Fertilisers	55	130,61	76,06	53	214,66	125,74
(c) Drugs & Pharmaceuticals	241	213,92	119,93	2,640	1302,92	999,64
(d) Non-Edible Oils	68	33,85	28,25	6	85	53
(e) Other Chemicals & Chemical Products	837	102,95	79,79	1,326	1200,29	809,00
11. Petroleum, Coal Products & Nuclear Fuels	51	84,25	17,11	46	39,84	29,89
12. Manufacture of Cement & Cement Products	466	171,74	159,05	279	258,31	170,89
13. Basic Metals & Metal Products	2,641	2199,08	1453,34	4,128	5477,45	2795,54
(a) Iron & Steel	549	1717,45	1090,88	572	2983,03	1148,59
(b) Non-Ferrous Metals	128	63,34	33,52	178	664,33	338,80
(c) Metal Products	1,964	418,30	328,94	3,378	1830,09	1308,14
14. Engineering	5,529	1552,15	1189,11	11,671	9253,07	6942,04
(a) Heavy Engineering	444	169,58	103,72	580	1606,11	1026,09
(b) Light Engineering	2,883	680,17	486,81	7,545	2959,91	2098,54
(c) Electrical Machinery & Goods	1,840	552,70	505,76	2,733	2848,97	2334,94
(d) Electronic Machinery & Goods	362	149,69	92,83	813	1838,08	1482,47
15. Vehicles, Vehicle Parts & Transport Equipments	1,083	365,92	171,92	3,492	1695,87	1096,45
16. Other Industries	9,796	945,56	713,00	20,024	3252,59	2294,52
17. Electricity, Gas & Water	218	3773,72	3040,72	330	10176,64	8530,06
(a) Electricity Generation & Transmission	106	3644,18	2916,98	207	9412,47	7848,05
(b) Non-Conventional Energy	51	111,06	108,45	38	127,38	84,97
(c) Gas, Steam & Water Supply	61	18,49	15,29	85	636,79	597,05
18. Construction	5,704	2598,55	2025,48	7,494	18083,61	14319,10
(a) Other than Infrastructure	3,581	728,84	557,25	3,910	9147,88	7037,16
(b) Infrastructure Construction	2,123	1869,71	1468,24	3,584	8935,72	7281,94
III. TRANSPORT OPERATORS	19,292	626,11	450,43	15,492	3613,81	2942,62
IV. PROFESSIONAL AND OTHER SERVICES	57,467	7549,29	3339,96	54,174	22111,19	17857,54
1. Professional Services	11,973	535,09	407,09	12,541	2449,86	2309,81
2. Tourism, Hotel & Restaurants	4,924	493,41	362,76	2,359	1555,30	1163,66
3. Recreation services	419	31,44	25,34	368	376,00	344,57
4. IT and Telecommunications	254	102,17	36,05	491	1560,05	1054,06
5. Others	39,897	6387,18	2508,72	38,415	16169,97	12985,44
V. PERSONAL LOANS	7,65,854	15328,47	11668,37	28,26,480	48159,24	31783,05
1. Housing	1,50,535	7491,04	6292,96	2,12,119	25612,36	21720,90
2. Consumer Durables	33,785	273,47	212,37	22,243	358,13	274,40
3. Vehicles	1,03,703	1611,49	1109,38	1,60,668	3982,95	2433,16
4. Education	37,921	775,87	583,41	26,967	770,91	596,07
5. Personal Credit Cards	41,845	1072,15	288,08	19,61,487	10102,52	1252,18
6. Others	3,98,065	4104,44	3182,18	4,42,996	7332,37	5506,34
VI. TRADE	91,358	5946,51	3239,99	34,002	9484,75	6450,14
1. Wholesale Trade	8,970	1245,39	845,64	8,528	5183,57	3420,64
2. Retail Trade	82,388	4701,11	2394,35	25,474	4301,19	3029,50
VII. FINANCE	3,529	6545,94	5496,43	1,810	3003,79	2434,78
VIII. ALL OTHERS	80,575	1507,62	1231,31	93,475	4088,29	3194,61
TOTAL BANK CREDIT	13,00,536	69448,95	44597,31	31,61,481	156079,18	113731,38