

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2008**

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	16,06,407	11170,32	10475,83	7,37,864	7360,71	6677,58
1. Direct Finance	15,70,471	10407,96	9832,99	7,21,356	6687,37	6099,40
2. Indirect Finance	35,936	762,37	642,85	16,508	673,35	578,19
II. INDUSTRY	38,201	10612,73	6385,70	36,035	3914,82	3131,86
1. Mining & Quarrying	1,036	240,56	169,60	1,020	122,31	105,61
2. Food Manufacturing & Processing	4,124	950,34	702,45	3,841	454,76	376,69
(a) Rice Mills, Flour & Dal Mills	1,122	74,29	59,75	879	89,71	75,60
(b) Sugar	44	448,51	389,84	20	87,22	79,50
(c) Edible Oils & Vanaspati	257	6,97	4,87	201	45,64	36,95
(d) Tea Processing	1	1,20	1,19	4	18	16
(e) Processing of Fruits & Vegetables	81	23,04	19,22	43	11,18	8,68
(f) Others	2,619	396,33	227,58	2,694	220,85	175,79
3. Beverage & Tobacco	72	175,96	161,98	82	17,25	13,41
4. Textiles	3,415	701,64	532,56	3,575	86,74	72,60
(a) Cotton Textiles	826	132,47	84,27	436	14,31	11,62
(b) Jute & Other Natural Fibre Textiles	475	1,71	1,35	470	3,07	3,07
(c) Handloom Textiles & Khadi	428	6,54	3,46	1,068	8,90	7,46
(d) Other Textiles & Textile Products	1,686	560,91	443,49	1,601	60,46	50,44
5. Paper, Paper Products & Printing	919	152,60	80,60	633	75,58	65,90
6. Leather & Leather Products	269	16,40	14,56	254	4,86	5,17
7. Rubber & Plastic Products	358	242,21	109,40	339	101,16	56,33
8. Chemicals & Chemical Products	1,043	323,60	222,63	1,029	95,60	75,85
(a) Heavy Industrial Chemicals	40	105,88	51,53	37	15,22	12,05
(b) Fertilisers	7	47	42	7	2,83	3,24
(c) Drugs & Pharmaceuticals	422	144,83	112,69	292	19,14	14,51
(d) Non-Edible Oils	24	3,28	2,64	67	23,29	17,41
(e) Other Chemicals & Chemical Products	550	69,15	55,35	626	35,12	28,64
9. Petroleum, Coal Products & Nuclear Fuels	18	128,31	84,56	14	18,42	18,21
10. Manufacture of Cement & Cement Products	308	201,00	51,00	310	25,80	18,53
11. Basic Metals & Metal Products	1,298	1530,79	1038,27	1,048	380,37	355,75
(a) Iron & Steel	172	1402,45	960,57	167	326,82	311,02
(b) Non-Ferrous Metals	53	24,90	18,54	63	21,57	18,10
(c) Metal Products	1,073	103,44	59,16	818	31,99	26,63
12. Engineering	2,585	681,15	407,77	1,803	265,11	136,66
(a) Heavy Engineering	241	158,90	98,68	190	35,70	28,28
(b) Light Engineering	1,230	126,80	88,80	855	107,40	49,32
(c) Electrical Machinery & Goods	453	154,98	86,39	372	96,93	39,00
(d) Electronic Machinery & Goods	661	240,47	133,89	386	25,10	20,07
13. Vehicles, Vehicle Parts & Transport Equipments	2,398	1487,12	133,15	668	354,36	239,82
14. Other Industries	14,871	305,50	261,71	15,554	343,50	259,14
15. Electricity, Gas & Water	222	1346,41	913,85	59	75,49	64,76
(a) Electricity Generation & Transmission	49	1316,07	897,07	15	45,08	36,11
(b) Non-Conventional Energy	153	26,10	13,14	11	27,36	25,95
(c) Gas, Steam & Water Supply	20	4,24	3,63	33	3,06	2,70
16. Construction	5,265	2129,16	1501,62	5,806	1493,50	1267,45
III. TRANSPORT OPERATORS	17,603	342,04	258,69	12,760	212,52	176,26
IV. PROFESSIONAL AND OTHER SERVICES	66,039	2755,20	2400,80	46,950	882,69	702,06
V. PERSONAL LOANS	4,00,106	5696,42	4757,31	4,63,328	6006,74	4993,86
1. Loans for Purchase of Consumer Durables	20,095	110,41	93,58	22,485	137,97	111,03
2. Loans for Housing	68,081	2859,68	2492,03	82,002	2986,64	2579,38
3. Rest of the Personal Loans	3,11,930	2726,33	2171,70	3,58,841	2882,14	2303,45
VI. TRADE	1,69,061	2375,58	1745,83	1,23,212	1539,25	1268,25
1. Wholesale Trade	7,584	474,38	408,79	5,086	304,04	247,40
2. Retail Trade	1,61,477	1901,20	1337,03	1,18,126	1235,21	1020,85
VII. FINANCE	5,618	504,62	476,34	2,679	108,68	79,03
VIII. ALL OTHERS	2,55,233	3078,69	1772,32	1,31,711	1181,73	1019,12
TOTAL BANK CREDIT	25,58,268	36535,60	28272,82	15,54,539	21207,14	18048,03

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SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2008**

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	2,46,923	4783,78	4139,74	24,747	3815,28	3202,03
1. Direct Finance	2,35,898	3500,40	3145,62	23,183	1193,71	993,77
2. Indirect Finance	11,025	1283,39	994,12	1,564	2621,57	2208,27
II. INDUSTRY	54,169	16379,57	11717,01	77,553	62070,72	47055,78
1. Mining & Quarrying	741	2787,40	1386,96	334	1875,48	1590,46
2. Food Manufacturing & Processing	4,034	1679,37	1369,39	2,990	2078,51	1539,41
(a) Rice Mills, Flour & Dal Mills	910	288,21	232,77	242	317,89	251,54
(b) Sugar	65	814,55	699,81	27	177,97	148,62
(c) Edible Oils & Vanaspati	209	79,22	53,05	26	6,96	5,53
(d) Tea Processing	13	5,65	5,33	18	109,28	45,82
(e) Processing of Fruits & Vegetables	49	13,32	9,26	394	327,98	283,16
(f) Others	2,788	478,43	369,17	2,283	1138,43	804,75
3. Beverage & Tobacco	164	286,98	239,59	238	4004,11	2631,39
4. Textiles	2,262	632,98	489,54	6,822	6506,43	4993,39
(a) Cotton Textiles	544	383,30	309,77	2,067	1785,58	1372,09
(b) Jute & Other Natural Fibre Textiles	237	3,59	2,39	20	4,20	3,02
(c) Handloom Textiles & Khadi	188	32,42	13,26	310	203,34	123,62
(d) Other Textiles & Textile Products	1,293	213,67	164,12	4,425	4513,32	3494,66
5. Paper, Paper Products & Printing	987	214,08	129,93	1,427	638,78	494,25
6. Leather & Leather Products	286	22,38	21,70	508	378,82	312,20
7. Rubber & Plastic Products	1,067	321,39	260,05	992	522,74	402,05
8. Chemicals & Chemical Products	1,164	494,72	367,06	3,776	4296,20	2687,60
(a) Heavy Industrial Chemicals	90	57,26	56,98	180	452,29	231,15
(b) Fertilisers	26	139,98	92,75	16	53,29	39,86
(c) Drugs & Pharmaceuticals	265	185,11	134,67	1,176	2072,17	1239,47
(d) Non-Edible Oils	65	22,58	19,20	23	38,13	11,27
(e) Other Chemicals & Chemical Products	718	89,80	63,46	2,381	1680,32	1165,85
9. Petroleum, Coal Products & Nuclear Fuels	50	91,86	45,14	41	2456,04	2065,01
10. Manufacture of Cement & Cement Products	398	155,39	87,65	234	220,94	185,98
11. Basic Metals & Metal Products	12,049	2000,64	1631,67	19,637	3699,01	2871,17
(a) Iron & Steel	517	1511,87	1284,71	514	1841,04	1418,95
(b) Non-Ferrous Metals	162	64,17	45,05	198	1000,03	750,21
(c) Metal Products	11,370	424,60	301,92	18,925	857,94	702,00
12. Engineering	3,478	925,02	761,35	6,309	8320,91	5758,19
(a) Heavy Engineering	312	82,33	60,22	663	1080,74	654,91
(b) Light Engineering	1,937	457,68	357,79	3,481	2467,08	1662,57
(c) Electrical Machinery & Goods	703	222,21	196,69	1,253	2333,05	1766,89
(d) Electronic Machinery & Goods	526	162,80	146,64	912	2440,05	1673,82
13. Vehicles, Vehicle Parts & Transport Equipments	584	174,61	117,89	1,670	2040,34	1453,01
14. Other Industries	19,013	1231,11	949,37	24,473	5917,18	4557,31
15. Electricity, Gas & Water	165	1705,97	1134,75	252	5484,53	4774,37
(a) Electricity Generation & Transmission	78	1389,17	915,47	151	4900,96	4261,44
(b) Non-Conventional Energy	42	301,77	213,50	38	226,75	193,93
(c) Gas, Steam & Water Supply	45	15,04	5,77	63	356,82	319,00
16. Construction	7,727	3655,68	2724,98	7,850	13630,70	10740,00
III. TRANSPORT OPERATORS	20,604	707,92	607,04	14,308	2849,49	2638,66
IV. PROFESSIONAL AND OTHER SERVICES	58,792	3261,56	2402,68	53,351	18439,73	14355,20
V. PERSONAL LOANS	6,70,469	12416,09	10032,64	22,49,780	45026,31	31323,69
1. Loans for Purchase of Consumer Durables	35,760	200,23	167,53	29,879	480,27	428,44
2. Loans for Housing	1,50,475	6931,75	5859,63	1,85,420	23509,57	19979,20
3. Rest of the Personal Loans	4,84,234	5284,11	4005,48	20,34,481	21036,47	10916,05
VI. TRADE	92,023	3407,20	2415,85	44,013	10235,99	7828,32
1. Wholesale Trade	6,460	1564,53	900,10	21,370	6902,46	5335,38
2. Retail Trade	85,563	1842,67	1515,75	22,643	3333,53	2492,94
VII. FINANCE	3,590	2651,63	2404,31	2,026	4656,99	4082,04
VIII. ALL OTHERS	1,78,785	2740,68	2281,56	1,44,418	5335,09	4822,83
TOTAL BANK CREDIT	13,25,355	46348,44	36000,84	26,10,196	152429,59	115308,56