

State : Karnataka

Table No. 5.6 – State and Bank Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2000

SOUTHERN REGION			(Amount in Rupees Lakh)						
OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6	7	8	9
I. AGRICULTURE	4,36,836	1436,50	1252,95	10,07,859	2969,47	2650,06	2	36	18
1. Direct Finance	4,33,768	1302,51	1140,95	9,99,023	2221,76	2048,01	2	36	18
2. Indirect Finance	3,068	133,99	112,00	8,836	747,70	602,05	-	-	-
II. INDUSTRY	1,16,506	4851,27	3738,39	1,59,078	6566,53	5184,06	453	1731,90	1229,93
1. Mining & Quarrying	210	242,82	124,84	316	171,40	149,70	-	-	-
2. Food Manufacturing & Processing	1,601	398,35	252,84	3,830	821,84	621,20	17	18,58	10,45
(a) Rice Mills, Flour & Dal Mills	715	43,12	33,57	1,337	73,72	65,02	-	-	-
(b) Sugar	43	179,73	93,60	46	156,11	137,68	1	50	47
(c) Edible Oils & Vanaspati	250	40,67	35,09	326	26,08	24,40	-	-	-
(d) Tea Processing	6	9,36	5,14	12	13,25	10,34	1	5,00	5,00
(e) Processing of Fruits & Vegetables	24	3,65	2,53	75	29,03	25,03	4	2,89	2,33
(f) Others	563	121,82	82,91	2,034	523,63	358,74	11	10,20	2,65
3. Beverage & Tobacco	64	52,74	48,70	180	209,52	148,14	1	10	-
4. Textiles	3,032	531,10	383,40	3,381	599,64	484,28	42	73,42	44,47
(a) Cotton Textiles	86	73,45	53,96	407	138,12	121,44	7	4,71	4,77
(b) Jute Textiles	2	10	8	14	3,64	3,12	-	-	-
(c) Handloom Textiles & Khadi	251	89,83	15,59	133	11,03	10,79	-	-	-
(d) Other Textiles	2,693	367,72	313,77	2,827	446,84	348,94	35	68,70	39,69
5. Paper, Paper Products & Printing	914	75,33	53,42	2,270	129,27	110,96	6	4,08	3,98
6. Leather & Leather Products	194	76,83	71,41	528	47,61	36,93	-	-	-
7. Rubber & Rubber Products	175	57,86	43,83	498	68,02	48,32	1	91	18
8. Chemicals & Chemical Products	1,041	314,13	219,76	2,783	343,72	287,68	43	198,26	124,01
(a) Heavy Industrial Chemicals	41	15,59	8,03	86	8,60	7,22	6	18,01	15,59
(b) Fertilisers	23	36,35	32,51	43	22,37	16,12	1	1,20	18
(c) Drugs & Pharmaceuticals	248	103,82	73,64	603	104,95	88,41	16	42,29	26,79
(d) Non-Edible Oils	18	10,49	6,75	16	3,05	2,35	-	-	-
(e) Other Chemicals & Chemical Products	711	147,88	98,83	2,035	204,74	173,58	20	136,76	81,45
9. Petroleum, Coal Products & Nuclear Fuels	45	33,60	19,82	69	259,44	256,92	7	53,00	41,26
10. Manufacture of Cement & Cement Products	153	35,84	33,33	370	32,65	38,05	-	-	-
11. Basic Metals & Metal Products	1,554	507,36	424,65	2,721	593,71	519,27	11	13,34	11,74
(a) Iron & Steel	257	311,43	282,60	486	395,46	375,07	4	11,26	10,76
(b) Non-Ferrous Metals	81	33,62	23,19	90	60,54	32,58	3	18	8
(c) Other Metal Products	1,216	162,31	118,86	2,145	137,71	111,61	4	1,90	90
12. Engineering	3,120	1545,49	1290,15	5,738	1626,99	1095,51	182	661,73	474,19
(a) Heavy Engineering	223	560,22	442,94	338	718,94	434,53	7	82,31	48,69
(b) Light Engineering	1,441	359,40	336,35	3,146	415,30	255,16	54	170,26	125,01
(c) Electrical Machinery & Goods	1,041	249,32	216,07	1,726	180,33	156,13	49	123,47	84,84
(d) Electronic Machinery & Goods	415	376,56	294,79	528	312,42	249,69	72	285,69	215,64
13. Vehicles, Vehicle Parts & Transport Equipments	1,460	126,71	50,39	1,088	189,66	102,88	40	90,65	74,05
14. Other Industries	1,02,314	586,60	494,11	1,33,565	766,61	666,64	91	581,98	420,91
15. Electricity, Gas & Water	79	221,78	192,89	136	563,02	503,24	2	5,40	21
(a) Electricity Generation & Transmission	49	208,53	179,99	94	559,32	500,23	2	5,40	21
(b) Non-Conventional Energy	13	11,03	10,96	19	1,22	96	-	-	-
(c) Gas, Steam & Water Supply	17	2,22	1,94	23	2,47	2,05	-	-	-
16. Construction	550	44,75	34,87	1,605	143,45	114,35	10	30,44	24,49
III. TRANSPORT OPERATORS	14,107	183,90	124,44	45,328	447,93	361,44	7	1,58	1,39
IV. PROFESSIONAL AND OTHER SERVICES	25,913	257,25	186,65	1,41,550	841,04	694,54	134	83,36	87,73
V. PERSONAL LOANS	4,22,739	1699,38	1421,84	7,10,551	2830,33	2503,29	1,04,451	461,26	248,71

1. Loans for Purchase of Consumer Durables	36,453	102,94	72,18	62,823	192,56	157,41	1,337	33,16	32,34
2. Loans for Housing	57,245	710,31	623,02	1,12,251	1027,37	922,99	1,049	38,72	39,14
3. Rest of the Personal Loans	3,29,041	886,13	726,64	5,35,477	1610,39	1422,89	1,02,065	389,38	177,24
VI. TRADE	1,25,690	901,01	748,29	2,66,272	1440,22	1217,53	25	43,54	24,97
1. Wholesale Trade	9,787	417,33	331,81	20,411	463,22	367,19	15	27,30	11,30
2. Retail Trade	1,15,903	483,67	416,48	2,45,861	976,99	850,34	10	16,24	13,67
VII. FINANCE	1,120	125,05	130,28	1,266	1203,22	1071,79	8	53,10	18,34
VIII. ALL OTHERS	82,550	629,52	532,35	1,77,186	1267,57	1158,05	3,200	52,10	51,12
TOTAL BANK CREDIT	12,25,461	10083,87	8135,19	25,09,090	17566,31	14840,75	1,08,280	2427,21	1662,36
OF WHICH: 1. Artisans & Village Industries	24,899	40,56	38,11	49,442	89,30	84,73	2	2	2
2. Other Small Scale Industries	62,865	1241,30	962,96	72,950	1351,59	1103,51	33	42,38	32,29

OCCUPATION	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	5,23,918	951,08	891,68	61,338	527,60	486,47	20,29,953	5885,00	5281,34
1. Direct Finance	5,11,965	927,60	871,75	59,552	411,83	387,65	20,04,310	4864,06	4448,54
2. Indirect Finance	11,953	23,48	19,94	1,786	115,77	98,82	25,643	1020,93	832,81
II. INDUSTRY	38,961	85,61	71,54	17,779	1732,98	1504,56	3,32,777	14968,30	11728,48
1. Mining & Quarrying	25	1,37	84	87	18,03	14,53	638	433,63	289,91
2. Food Manufacturing & Processing	1,545	10,38	8,31	768	280,24	237,14	7,761	1529,39	1129,94
(a) Rice Mills, Flour & Dal Mills	191	2,35	1,92	285	29,05	26,83	2,528	148,25	127,34
(b) Sugar	1	5	1	22	20,13	17,88	113	356,52	249,64
(c) Edible Oils & Vanaspati	54	42	30	74	3,87	3,68	704	71,04	63,47
(d) Tea Processing	-	-	-	1	3	3	20	27,64	20,52
(e) Processing of Fruits & Vegetables	7	37	31	18	15,01	15,17	128	50,95	45,37
(f) Others	1,292	7,19	5,76	368	212,16	173,55	4,268	875,00	623,61
3. Beverage & Tobacco	17	1,98	1,94	75	46,28	45,73	337	310,61	244,50
4. Textiles	328	2,60	2,21	860	175,94	138,51	7,643	1382,69	1052,87
(a) Cotton Textiles	27	31	26	150	41,62	28,64	677	258,22	209,07
(b) Jute Textiles	2	5	6	6	56	40	24	4,36	3,65
(c) Handloom Textiles & Khadi	29	19	11	16	35	55	429	101,40	27,04
(d) Other Textiles	270	2,05	1,78	688	133,40	108,92	6,513	1018,71	813,10
5. Paper, Paper Products & Printing	69	85	78	467	30,02	22,27	3,726	239,55	191,42
6. Leather & Leather Products	27	21	20	23	2,74	1,90	772	127,40	110,43
7. Rubber & Rubber Products	13	45	40	78	8,37	6,53	765	135,60	99,25
8. Chemicals & Chemical Products	151	1,26	1,02	621	77,64	67,18	4,639	935,01	699,64
(a) Heavy Industrial Chemicals	-	-	-	18	4,73	3,48	151	46,93	34,32
(b) Fertilisers	-	-	-	9	2,30	1,50	76	62,21	50,31
(c) Drugs & Pharmaceuticals	44	31	27	103	28,72	23,50	1,014	280,09	212,60
(d) Non-Edible Oils	-	-	-	5	77	70	39	14,31	9,80
(e) Other Chemicals & Chemical Products	107	96	75	486	41,12	37,99	3,359	531,46	392,60
9. Petroleum, Coal Products & Nuclear Fuels	1	3	3	7	2,23	1,43	129	348,29	319,46
10. Manufacture of Cement & Cement Products	17	20	14	128	8,20	7,61	668	76,89	79,13
11. Basic Metals & Metal Products	90	1,03	77	428	116,14	107,11	4,804	1231,59	1063,54
(a) Iron & Steel	-	-	-	102	81,60	80,85	849	799,76	749,29
(b) Non-Ferrous Metals	-	-	-	8	44	32	182	94,78	56,17
(c) Other Metal Products	90	1,03	77	318	34,10	25,95	3,773	337,05	258,09
12. Engineering	401	4,80	3,96	1,350	540,95	474,80	10,791	4379,96	3338,60
(a) Heavy Engineering	95	2,50	2,01	101	32,64	28,60	764	1396,61	956,78
(b) Light Engineering	199	1,45	1,17	793	185,00	145,56	5,633	1131,41	863,24
(c) Electrical Machinery & Goods	103	64	58	299	106,29	94,48	3,218	660,04	552,10
(d) Electronic Machinery & Goods	4	20	20	157	217,02	206,15	1,176	1191,89	966,48
13. Vehicles, Vehicle Parts & Transport Equipments	373	4,51	3,34	356	39,04	35,60	3,317	450,57	266,26
14. Other Industries	35,663	51,57	43,50	11,853	169,83	155,63	2,83,486	2156,60	1780,78
15. Electricity, Gas & Water	3	19	20	14	72,25	73,55	234	862,63	770,09
(a) Electricity Generation & Transmission	3	19	20	5	70,44	71,92	153	843,88	752,55
(b) Non-Conventional Energy	-	-	-	6	1,59	1,41	38	13,85	13,33
(c) Gas, Steam & Water Supply	-	-	-	3	22	22	43	4,91	4,21

16. Construction	238	4,17	3,91	664	145,09	115,03	3,067	367,89	292,66
III. TRANSPORT OPERATORS	11,505	85,60	61,54	6,128	85,55	63,48	77,075	804,56	612,29
IV. PROFESSIONAL AND OTHER SERVICES	33,782	56,97	46,97	12,864	464,29	295,58	2,14,243	1702,91	1311,46
V. PERSONAL LOANS	1,54,781	261,39	229,94	1,37,464	595,94	504,50	15,29,986	5848,30	4908,28
1. Loans for Purchase of Consumer Durables	11,558	20,29	17,40	25,686	60,64	50,02	1,37,857	409,59	329,35
2. Loans for Housing	12,323	71,48	64,70	10,714	157,99	138,48	1,93,582	2005,87	1788,32
3. Rest of the Personal Loans	1,30,900	169,63	147,84	1,01,064	377,32	316,00	11,98,547	3432,85	2790,61
VI. TRADE	1,04,652	192,89	167,03	33,947	698,58	582,38	5,30,586	3276,24	2740,20
1. Wholesale Trade	3,808	15,52	12,13	3,689	318,81	265,09	37,710	1242,19	987,52
2. Retail Trade	1,00,844	177,37	154,90	30,258	379,77	317,29	4,92,876	2034,05	1752,68
VII. FINANCE	4	19	17	506	252,27	159,21	2,904	1633,84	1379,78
VIII. ALL OTHERS	89,472	92,59	84,37	20,061	307,94	265,88	3,72,469	2349,72	2091,77
TOTAL BANK CREDIT	9,57,075	1726,33	1553,24	2,90,087	4665,14	3862,04	50,89,993	36468,86	30053,59
OF WHICH: 1. Artisans & Village Industries	22,626	30,21	24,90	3,849	7,76	6,98	1,00,818	167,86	154,74
2. Other Small Scale Industries	11,736	22,93	20,14	8,136	313,70	263,83	1,55,720	2971,90	2382,72