

State : Karnataka

Table No. 5.9 – District-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2000

SOUTHERN REGION		STATE : KARNATAKA							
		BAGALKOTE		BANGALORE		BANGALORE		BELGAUM	
OCCUPATION		RURAL		URBAN					
		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
I. AGRICULTURE		66,187	178,45,55	1,14,039	176,49,13	28,895	658,58,80	1,45,952	390,96,93
	1. Direct Finance	65,049	176,50,12	1,13,677	163,92,65	26,038	137,80,54	1,44,375	372,39,63
	2. Indirect Finance	1,138	1,95,43	362	12,56,48	2,857	520,78,26	1,577	18,57,30
II. INDUSTRY		7,665	17,03,22	8,311	311,15,76	1,10,814	8445,51,45	15,503	183,66,60
	1. Mining & Quarrying	4	8,59	31	6,52,87	332	211,10,47	19	85,88
	2. Manufacturing & Processing	7,647	16,92,23	8,222	301,35,56	1,09,249	7282,60,50	15,356	177,06,20
	3. Electricity, Gas & Water	—	—	9	2,76,65	131	740,39,59	8	41,15
	4. Construction	14	2,40	49	50,68	1,102	211,40,89	120	5,33,37
III. TRANSPORT OPERATORS		834	5,21,76	1,454	8,73,17	20,323	182,43,15	4,085	31,59,91
IV. PROFESSIONAL AND OTHER SERVICES		4,595	9,04,13	5,900	27,35,24	28,742	561,82,38	14,003	56,52,80
V. PERSONAL LOANS		25,499	55,43,82	34,342	78,11,20	4,52,708	1905,28,39	86,076	213,51,23
	1. Loans for Purchase of Consumer Durables	1,377	2,98,36	1,393	5,12,85	53,862	146,76,50	6,017	13,64,98
	2. Loans for Housing	3,486	16,00,24	2,821	20,24,77	44,923	658,62,59	12,361	80,77,47
	3. Rest of the Personal Loans	20,636	36,45,22	30,128	52,73,58	3,53,923	1099,89,30	67,698	119,08,78
VI. TRADE		11,669	24,88,19	16,495	47,02,04	49,558	1009,91,76	26,406	115,55,69
	1. Wholesale Trade	215	79,16	1,238	21,37,80	12,167	475,26,20	850	21,64,62
	2. Retail Trade	11,454	24,09,03	15,257	25,64,24	37,391	534,65,56	25,556	93,91,07
VII. FINANCE		106	41,69	6	12,77,03	904	1210,71,99	74	81,90
VIII. ALL OTHERS		12,027	24,57,17	5,352	25,04,50	1,11,609	1106,62,54	22,601	60,15,75
TOTAL BANK CREDIT		1,28,582	315,05,53	1,85,899	686,68,07	8,03,553	15080,90,46	3,14,700	1052,80,81
OF WHICH: 1. Artisans & Village Industries		4,545	4,31,21	3,896	5,98,28	15,962	30,30,01	6,222	8,66,50
2. Other Small Scale Industries		2,316	6,94,92	2,996	55,41,26	54,018	1442,60,56	5,895	55,98,52

		STATE : KARNATAKA							
		BELLARY		BIDAR		BIJAPUR		CHAMARAJANAGAR	
OCCUPATION		No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
		9	10	11	12	13	14	15	16
I. AGRICULTURE		66,898	186,06,13	49,652	82,82,76	59,880	189,55,02	42,268	64,35,88
	1. Direct Finance	66,080	175,75,63	49,365	76,64,93	59,101	184,79,03	42,154	62,70,64
	2. Indirect Finance	818	10,30,50	287	6,17,83	779	4,75,99	114	1,65,24
II. INDUSTRY		15,167	331,05,37	3,378	20,09,51	5,756	63,72,27	4,041	9,11,93
	1. Mining & Quarrying	71	43,75,60	—	—	5	29,71	12	66,76
	2. Manufacturing & Processing	15,028	284,04,58	3,354	19,63,61	5,739	62,49,28	4,005	8,26,97
	3. Electricity, Gas & Water	—	—	—	—	—	—	—	—
	4. Construction	68	3,25,19	24	45,90	12	93,28	24	18,20
III. TRANSPORT OPERATORS		1,932	12,43,13	1,915	9,27,25	1,336	10,55,47	325	1,30,74
IV. PROFESSIONAL AND OTHER SERVICES		7,873	26,20,26	4,914	10,64,10	7,334	22,01,46	2,391	3,53,72
V. PERSONAL LOANS		42,685	99,44,09	22,967	56,22,62	27,165	83,24,53	14,859	22,94,85
	1. Loans for Purchase of Consumer Durables	4,118	6,31,83	2,037	3,63,61	1,806	3,62,56	1,042	1,83,35
	2. Loans for Housing	4,707	33,92,29	2,825	20,08,14	4,479	37,42,77	713	3,63,38
	3. Rest of the Personal Loans	33,860	59,19,97	18,105	32,50,87	20,880	42,19,20	13,104	17,48,12
VI. TRADE		22,282	90,75,79	12,610	32,41,20	17,759	50,80,82	10,869	17,13,58
	1. Wholesale Trade	859	33,71,26	398	6,47,49	974	16,01,76	190	52,01
	2. Retail Trade	21,423	57,04,53	12,212	25,93,71	16,785	34,79,06	10,679	16,61,57
VII. FINANCE		452	31,98,62	1	3	52	51,58	—	—
VIII. ALL OTHERS		17,869	45,25,99	2,266	7,10,13	10,777	31,27,15	4,868	10,11,37
TOTAL BANK CREDIT		1,75,158	823,19,38	97,703	218,57,60	1,30,059	451,68,30	79,621	128,52,07
OF WHICH: 1. Artisans & Village Industries		4,844	6,82,37	1,090	1,10,74	3,797	3,76,62	2,300	3,57,46

2. Other Small Scale Industries	7,722	58,16,96	1,970	9,35,12	1,566	12,41,13	1,418	2,86,75
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STATE : KARNATAKA								
OCCUPATION	CHIKMAGALUR		CHTRADURGA		DAKSHIN KANNADA		DAVANGERE	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
	17	18	19	20	21	22	23	24
I. AGRICULTURE	80,716	501,59,04	78,620	151,05,23	44,995	172,37,71	81,369	142,72,66
1. Direct Finance	80,213	442,45,95	77,878	146,06,37	44,544	133,56,29	79,697	139,95,49
2. Indirect Finance	503	59,13,09	742	4,98,86	451	38,81,42	1,672	2,77,17
II. INDUSTRY	6,424	97,90,50	6,751	107,26,84	17,114	622,28,88	6,570	47,18,27
1. Mining & Quarrying	3	43,74	9	53,12	33	4,22,31	2	12,31
2. Manufacturing & Processing	6,338	96,45,09	6,703	105,65,58	16,857	594,25,44	6,518	46,94,59
3. Electricity, Gas & Water	1	30,39	7	24,94	8	44,19	—	—
4. Construction	82	71,28	32	83,20	216	23,36,94	50	11,37
III. TRANSPORT OPERATORS	1,882	14,46,55	1,910	14,36,51	7,572	83,23,64	2,385	10,10,14
IV. PROFESSIONAL AND OTHER SERVICES	8,056	15,02,35	8,687	17,11,44	14,885	123,07,53	6,878	20,33,64
V. PERSONAL LOANS	34,565	110,09,98	25,628	55,03,09	80,020	388,42,18	33,734	74,56,92
1. Loans for Purchase of Consumer Durables	3,226	7,94,78	1,213	2,05,81	5,676	16,55,85	2,652	6,15,30
2. Loans for Housing	3,852	32,87,20	2,933	21,24,96	17,418	171,44,26	4,215	23,59,13
3. Rest of the Personal Loans	27,487	69,28,00	21,482	31,72,32	56,926	200,42,07	26,867	44,82,49
VI. TRADE	22,759	89,40,53	22,292	66,04,10	26,642	188,50,96	17,505	44,22,72
1. Wholesale Trade	493	43,80,93	625	22,30,93	3,973	67,07,00	753	8,78,25
2. Retail Trade	22,266	45,59,60	21,667	43,73,17	22,669	121,43,96	16,752	35,44,47
VII. FINANCE	277	3,88,46	12	9,16,37	142	37,34,81	9	22,04
VIII. ALL OTHERS	7,541	29,80,60	8,492	20,11,08	16,830	178,03,47	7,104	17,36,02
TOTAL BANK CREDIT	1,62,220	862,18,01	1,52,392	440,14,66	2,08,200	1793,29,18	1,55,554	356,72,41
OF WHICH: 1. Artisans & Village Industries	3,273	3,95,58	1,845	2,74,67	5,690	10,04,79	1,911	2,85,07
2. Other Small Scale Industries	2,500	10,48,65	3,723	40,95,17	8,847	186,56,28	3,547	12,06,75

STATE : KARNATAKA								
OCCUPATION	DHARWAD		GADAG		GULBARGA		HASSAN	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
	25	26	27	28	29	30	31	32
I. AGRICULTURE	44,005	108,34,72	37,014	61,77,29	1,27,429	217,93,33	1,25,396	300,01,94
1. Direct Finance	43,240	103,01,51	35,777	60,63,80	1,26,178	188,77,00	1,24,921	286,61,33
2. Indirect Finance	765	5,33,21	1,237	1,13,49	1,251	29,16,33	475	13,40,61
II. INDUSTRY	12,375	233,12,90	3,602	9,23,15	8,322	73,68,28	7,771	47,75,93
1. Mining & Quarrying	34	3,52,41	1	2,67	15	71,86	4	37,67
2. Manufacturing & Processing	12,010	197,81,35	3,599	9,16,99	8,269	71,02,49	7,694	44,04,38
3. Electricity, Gas & Water	11	13,38,73	—	—	1	4,43	—	—
4. Construction	320	18,40,41	2	3,49	37	1,89,50	73	3,33,88
III. TRANSPORT OPERATORS	3,904	49,02,73	709	3,15,63	3,369	17,75,86	2,000	12,12,99
IV. PROFESSIONAL AND OTHER SERVICES	7,719	38,02,44	3,550	6,40,61	9,410	17,77,64	7,209	18,65,71
V. PERSONAL LOANS	55,178	241,79,32	18,083	35,11,14	47,869	144,68,48	52,344	110,25,16
1. Loans for Purchase of Consumer Durables	5,699	14,60,27	1,425	2,61,40	3,720	6,00,15	3,274	7,30,66
2. Loans for Housing	13,251	130,89,52	2,284	11,09,27	6,051	62,23,92	5,601	35,38,48
3. Rest of the Personal Loans	36,228	96,29,53	14,374	21,40,47	38,098	76,44,41	43,469	67,56,02
VI. TRADE	14,145	134,57,36	7,659	16,23,46	24,351	77,76,01	20,085	62,62,07
1. Wholesale Trade	2,260	53,64,46	516	2,07,95	2,041	18,06,36	874	17,90,23
2. Retail Trade	11,885	80,92,90	7,143	14,15,51	22,310	59,69,65	19,211	44,71,84
VII. FINANCE	32	37,45,53	34	2,40	14	74,77	5	18,06
VIII. ALL OTHERS	11,506	90,31,84	6,557	11,30,87	5,816	25,48,53	13,453	45,41,95
TOTAL BANK CREDIT	1,48,864	932,66,84	77,208	143,24,55	2,26,580	575,82,90	2,28,263	597,03,81
OF WHICH: 1. artisans & Village Industries	2,780	5,06,16	1,451	2,03,41	2,637	3,13,19	2,717	3,63,13
2. Other Small Scale Industries	7,430	88,93,73	1,746	4,81,64	4,861	34,34,50	3,725	18,53,51

STATE : KARNATAKA								
OCCUPATION	HAVERI		KODAGU		KOLAR		KOPPAL	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount

	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
	33	34	35	36	37	38	39	40
I. AGRICULTURE	61,393	102,95,72	50,475	310,81,65	1,39,246	210,05,19	49,249	107,71,33
1. Direct Finance	60,560	101,88,66	50,213	286,67,77	1,36,883	195,08,42	48,495	104,96,29
2. Indirect Finance	833	1,07,06	262	24,13,88	2,363	14,96,77	754	2,75,04
II. INDUSTRY	3,040	6,23,11	3,646	36,56,44	8,729	72,19,80	6,484	14,21,18
1. Mining & Quarrying	—	—	—	—	3	8,69,75	2	3,13
2. Manufacturing & Processing	3,038	6,23,01	3,633	36,12,31	8,651	62,61,74	6,456	14,13,05
3. Electricity, Gas & Water	—	—	1	3,06	1	3,53	—	—
4. Construction	2	10	12	41,07	74	84,78	26	5,00
III. TRANSPORT OPERATORS	1,733	5,19,70	1,987	18,70,24	1,585	11,88,47	654	2,06,88
IV. PROFESSIONAL AND OTHER SERVICES	3,204	5,24,97	3,519	9,01,48	8,345	18,15,21	4,089	6,79,74
V. PERSONAL LOANS	23,812	40,27,08	20,835	81,25,05	43,259	87,66,51	18,379	31,17,93
1. Loans for Purchase of Consumer Durables	1,942	2,95,15	1,885	6,71,20	4,344	7,87,20	1,120	2,11,52
2. Loans for Housing	3,382	13,51,35	3,620	28,02,99	3,993	24,02,34	2,788	9,49,92
3. Rest of the Personal Loans	18,488	23,80,58	15,330	46,50,86	34,922	55,76,97	14,471	19,56,49
VI. TRADE	10,150	19,95,22	10,575	35,43,82	19,955	63,68,91	11,105	30,32,95
1. Wholesale Trade	590	1,47,49	351	8,82,22	932	21,42,86	703	4,33,53
2. Retail Trade	9,560	18,47,73	10,224	26,61,60	19,023	42,26,05	10,402	25,99,42
VII. FINANCE	4	15	94	43,21	11	4,93,65	—	—
VIII. ALL OTHERS	7,320	10,78,42	5,061	22,15,71	16,350	40,95,32	5,546	9,26,89
TOTAL BANK CREDIT	1,10,656	190,64,37	96,192	514,37,60	2,37,480	509,53,06	95,506	201,56,90
OF WHICH: 1. Artisans & Village Industries	1,651	1,92,66	2,043	4,01,43	2,393	4,89,74	1,912	1,94,73
2. Other Small Scale Industries	1,047	2,74,25	1,121	8,49,27	5,339	23,49,96	3,371	5,64,37

STATE : KARNATAKA

OCCUPATION	MANDYA		MYSORE		RAICHUR		SHIMOGA	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	41	42	43	44	45	46	47	48
I. AGRICULTURE	1,09,739	144,38,28	1,08,166	183,83,23	60,964	177,78,69	1,03,171	190,51,23
1. Direct Finance	1,08,168	139,69,53	1,06,894	171,31,75	59,537	161,07,67	1,02,044	179,71,40
2. Indirect Finance	1,571	4,68,75	1,272	12,51,48	1,427	16,71,02	1,127	10,79,83
II. INDUSTRY	7,046	49,21,01	15,494	522,62,82	7,968	80,36,16	11,801	125,42,34
1. Mining & Quarrying	6	38,96	19	2,20,30	9	4,53,38	5	11,25
2. Manufacturing & Processing	6,982	44,09,88	15,204	506,53,23	7,902	73,43,39	11,770	124,53,75
3. Electricity, Gas & Water	34	4,10,78	8	2,40,10	4	1,30,97	—	—
4. Construction	24	61,39	263	11,49,19	53	1,08,42	26	77,34
III. TRANSPORT OPERATORS	1,267	5,87,66	2,749	14,75,78	753	4,18,89	2,879	27,48,07
IV. PROFESSIONAL AND OTHER SERVICES	3,839	9,46,36	9,802	134,80,10	4,365	10,54,15	10,416	67,14,84
V. PERSONAL LOANS	44,105	79,52,22	1,22,350	350,88,49	27,035	70,77,18	53,161	146,60,24
1. Loans for Purchase of Consumer Durables	2,238	4,23,78	10,521	21,77,98	1,388	2,30,99	5,869	13,29,34
2. Loans for Housing	3,693	20,72,42	13,636	127,82,11	3,573	23,32,23	6,465	49,18,49
3. Rest of the Personal Loans	38,174	54,56,02	98,193	201,28,40	22,074	45,13,96	40,827	84,12,41
VI. TRADE	14,269	38,59,82	33,708	126,14,76	14,884	63,30,74	26,844	98,45,07
1. Wholesale Trade	978	8,54,09	1,232	31,35,64	1,232	20,81,03	961	26,73,98
2. Retail Trade	13,291	30,05,73	32,476	94,79,12	13,652	42,49,71	25,883	71,71,09
VII. FINANCE	324	1,27,25	66	15,50,77	2	8,61	25	4,49,41
VIII. ALL OTHERS	8,621	26,48,13	24,921	110,88,45	5,542	23,08,41	8,589	36,37,36
TOTAL BANK CREDIT	1,89,210	354,80,73	3,17,256	1459,44,40	1,21,513	430,12,83	2,16,886	696,48,56
OF WHICH: 1. Artisans & Village Industries	2,826	4,11,84	5,258	9,59,00	2,743	3,43,11	4,709	7,10,22
2. Other Small Scale Industries	2,823	17,35,34	7,609	119,84,03	3,846	34,88,74	5,198	34,40,56

STATE : KARNATAKA

OCCUPATION	TUMKUR		UDIPI		UTTAR KANNADA	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	49	50	51	52	53	54
I. AGRICULTURE	1,04,180	160,91,10	25,368	49,83,58	24,687	59,41,97
1. Direct Finance	1,03,449	155,53,17	25,135	45,84,49	24,645	55,13,47
2. Indirect Finance	731	5,37,93	233	3,99,09	42	4,28,50
II. INDUSTRY	10,561	66,69,51	8,792	64,52,15	9,652	70,62,33

1. Mining & Quarrying	8	24,26	7	30,14	4	13,45
2. Manufacturing & Processing	10,477	62,88,76	8,718	62,99,68	9,419	64,48,54
3. Electricity, Gas & Water	8	2,33,29	—	—	2	1,86,80
4. Construction	68	1,23,20	67	1,22,33	227	4,13,54
III. TRANSPORT OPERATORS	1,325	9,52,10	4,117	33,96,05	2,091	12,86,24
IV. PROFESSIONAL AND OTHER SERVICES	6,402	14,71,86	10,495	44,90,54	7,621	17,11,35
V. PERSONAL LOANS	44,924	103,35,65	45,995	156,39,29	32,409	86,21,10
1. Loans for Purchase of Consumer Durables	4,993	10,14,89	1,933	3,79,62	3,087	6,95,01
2. Loans for Housing	4,884	35,74,04	10,805	66,70,33	4,823	30,27,17
3. Rest of the Personal Loans	35,047	57,46,72	33,257	85,89,34	24,499	48,98,92
VI. TRADE	24,711	67,75,62	15,536	46,01,81	25,763	82,65,33
1. Wholesale Trade	887	28,29,24	312	5,41,29	1,106	20,84,50
2. Retail Trade	23,824	39,46,38	15,224	40,60,52	24,657	61,80,83
VII. FINANCE	63	44,36	83	3,29,26	112	3,06,00
VIII. ALL OTHERS	9,713	31,00,89	8,573	28,51,06	7,565	24,27,09
TOTAL BANK CREDIT	2,01,879	454,41,09	1,18,959	427,43,74	1,09,900	356,21,41
OF WHICH: 1. Artisans & Village Industries	4,092	4,39,26	4,287	5,94,31	3,944	9,38,37
2. Other Small Scale Industries	4,372	29,39,52	3,454	45,83,76	3,260	20,17,11