

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation
March 1996 (Part 28 of 32)**

SOUTHERN REGION		STATE: KARNATAKA						(Amount in Rupees Lakh)		
OCCUPATION		STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
		No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
		1	2	3	4	5	6	7	8	9
I. AGRICULTURE		4,20,533	883,43	77,250	8,97,109	1468,02	1323,73	5	10,37	9,74
1. Direct Finance		4,18,302	727,14	658,20	8,87,939	1219,90	1143,46	4	8,82	8,82
2. Indirect Finance		2,231	156,29	114,30	9,170	248,12	180,27	1	1,55	92
II. INDUSTRY		57,394	3540,47	2752,12	91,776	4291,60	3456,63	284	824,05	633,08
1. Mining & Quarrying		469	76,01	60,82	511	91,57	90,25	1	1,00	4,53
2. Food Manufacturing and Processing		2,117	234,61	165,52	3,993	392,72	297,16	25	131,55	108,29
(a) Rice Mills, Flour and Dal Mills		476	21,16	16,97	1,114	38,47	32,27	-	-	-
(b) Sugar		44	68,86	53,79	64	75,79	67,10	-	-	-
(c) Edible Oils and Vanaspati		277	24,03	17,39	385	21,62	18,87	1	1,40	1,40
(d) Tea Processing		13	56,82	32,93	21	31,63	21,34	10	114,76	97,02
(e) Processing of Fruits & Vegetables		33	4,57	4,55	106	19,38	15,85	1	10	6
(f) Others		1,274	59,16	39,89	2,303	205,83	141,73	13	15,29	9,81
3. Beverage and Tobacco		135	55,42	45,50	442	140,28	114,60	15	25,30	22,09
4. Textiles		2,109	451,91	312,12	3,095	430,03	354,75	37	112,04	69,49
(a) Cotton Textiles		344	147,33	112,29	529	109,83	100,28	17	83,92	54,95
(b) Jute Textiles		10	9	8	17	6,56	6,53	-	-	-
(c) Handloom Textiles & Khadi		97	1,55	1,51	132	5,86	5,41	-	-	-
(d) Other Textiles		1,658	302,94	198,25	2,417	307,78	242,54	20	28,11	14,54
5. Paper, Paper Products and Printing		799	57,92	48,75	1,740	120,18	84,43	1	43	1,11
6. Leather and Leather Products		223	91,16	72,15	446	40,46	32,15	-	-	-
7. Rubber and Rubber Products		231	33,49	22,58	413	79,31	61,74	1	19	19
8. Chemicals and Chemical Products		1,161	212,42	172,93	2,285	377,80	325,23	24	35,31	28,15
(a) Heavy Industrial Chemicals		92	9,92	7,65	168	35,54	32,86	1	1,00	62
(b) Fertilizers		36	40,90	39,68	71	88,33	82,29	-	-	-
(c) Drugs and Pharmaceuticals		210	78,43	62,87	411	129,07	104,75	10	13,40	11,09
(d) Non-Edible Oils		23	11,18	5,75	61	2,92	2,36	-	-	-
(e) Other Chemicals & Chemical Products		800	71,98	56,99	1,574	121,94	102,97	13	20,91	16,45
9. Petroleum, Coal Products & Nuclear Fuels		414	27,53	25,58	107	5,94	4,80	1	50	21
10. Manufacture of Cement & Cement Products		173	35,49	24,91	340	43,12	44,50	-	-	-
11. Basic Metals & Metal Products		1,727	306,59	249,29	3,195	385,07	319,66	13	13,33	12,46
(a) Iron and Steel		429	199,58	158,86	966	202,24	179,09	4	79	80
(b) Non-Ferrous Metals		77	22,47	14,62	220	47,63	36,95	2	1,58	2,13
(c) Other Metal Products		1,221	84,54	75,81	2,009	135,20	103,62	7	10,97	9,52
12. Engineering		3,727	1303,48	1039,65	4,543	1479,45	1135,55	134	441,95	334,84
(a) Heavy Engineering		424	278,62	225,83	508	404,59	294,66	23	25,14	24,38

	(b) Light Engineering	1,823	475,90	398,07	2,039	375,14	342,03	22	69,62	47,30
	(c) Electrical Machinery & Goods	732	141,87	110,71	1,034	196,00	169,30	35	97,39	51,08
	(d) Electronic Machinery & Goods	748	407,09	305,05	962	503,73	329,57	54	249,80	212,08
13.	Vehicles, Vehicle Parts & Transport Equipments	807	210,58	144,23	1,444	180,13	132,04	15	37,45	27,45
14.	Other Industries	42,748	378,43	341,77	67,670	394,98	342,00	11	5,70	5,47
15.	Electricity, Gas & Water	131	26,00	11,61	173	64,78	61,41	2	1,95	1,50
	(a) Electricity Generation & Transmission	74	23,81	9,71	132	63,11	59,80	2	1,95	1,50
	(b) Non-Conventional Energy	12	90	76	19	91	88	-	-	-
	(c) Gas, Steam & Water Supply	45	1,29	1,13	22	76	73	-	-	-
16.	Construction	423	39,43	14,70	1,379	65,76	56,35	4	17,37	17,29
III.	TRANSPORT OPERATORS	12,423	87,28	68,97	27,384	255,30	209,78	2	40	10
IV.	PROFESSIONAL AND OTHER SERVICES	25,432	127,08	100,47	1,44,706	518,18	454,13	48	51,43	39,96
V.	PERSONAL LOANS	2,56,698	588,44	514,48	4,19,971	1212,47	1080,35	3,312	68,82	51,42
	1. Loans for Purchase of Consumer Durables	13,523	28,51	24,48	27,239	48,57	42,15	128	2,42	2,42
	2. Loans for Housing	11,429	144,25	127,03	45,853	387,39	351,15	161	6,12	6,12
	3. Rest of the Personal Loans	2,31,746	415,67	362,97	3,46,879	776,51	687,04	3,023	60,28	42,88
VI.	TRADE	1,42,480	452,80	382,67	2,57,798	802,34	657,14	11	11,86	8,21
	1. Wholesale Trade	6,704	162,80	127,43	7,850	329,08	256,40	9	11,03	7,39
	2. Retail Trade	1,35,776	290,00	255,24	2,49,948	473,25	400,74	2	83	82
VII.	FINANCE	325	133,79	98,54	915	452,11	356,04	17	50,85	44,68
VIII.	ALL OTHERS	1,15,332	726,48	694,72	2,75,334	530,16	442,83	105	27,92	19,48
	TOTAL BANK CREDIT	10,30,617	6539,77	5384,48	21,14,993	9530,17	7980,61	3,784	1045,70	806,67
	OF WHICH : 1. Artisans & Village Industries	10,505	18,18	14,16	32,059	43,74	39,11	-	-	-
	2. Other Small Scale Industries	30,633	693,21	588,20	44,733	926,62	780,13	39	21,04	17,38

OCCUPATION	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	5,15,066	534,97	532,08	45,378	209,69	190,24	18,78,091	3106,48	2828,29
1. Direct Finance	4,97,295	514,40	514,02	44,667	187,75	171,43	18,48,207	2658,00	2495,93
2. Indirect Finance	17,771	20,57	18,06	711	21,94	18,81	29,884	448,48	332,36
II. INDUSTRY	43,793	46,66	42,37	8,581	581,90	496,33	2,01,828	9284,68	7380,53
1. Mining & Quarrying	64	2,14	2,12	158	33,71	30,05	1,203	204,44	187,78
2. Food Manufacturing and Processing	1,354	8,77	8,34	732	72,34	58,99	8,221	839,98	638,30
(a) Rice Mills, Flour and Dal Mills	116	1,17	1,05	195	10,26	9,23	1,901	71,06	59,52
(b) Sugar	3	1	1	11	9,17	9,32	122	153,83	130,22
(c) Edible Oils and Vanaspati	46	1,00	83	67	2,77	2,09	776	50,83	40,57
(d) Tea Processing	-	-	-	2	1,52	1,51	46	204,73	152,80
(e) Processing of Fruits & Vegetables	63	31	26	12	62	73	215	24,98	21,46
(f) Others	1,126	6,29	6,18	445	48,00	36,13	5,161	334,56	233,73
3. Beverage and Tobacco	20	10	8	86	13,39	11,64	698	234,50	193,91
4. Textiles	157	91	78	712	85,86	71,38	6,110	1080,74	808,53
(a) Cotton Textiles	8	5	5	133	17,58	16,42	1,031	358,71	283,99
(b) Jute Textiles	14	8	7	1	-	-	42	6,73	6,67
(c) Handloom Textiles & Khadi	22	8	8	8	3,72	3,84	259	11,22	10,83
(d) Other Textiles	113	70	59	570	64,55	51,12	4,778	704,08	507,03

5.	Paper, Paper Products and Printing	33	36	34	311	24,03	26,41	2,884	202,93	161,05
6.	Leather and Leather Products	20	14	14	69	10,09	7,03	758	141,85	111,47
7.	Rubber and Rubber Products	6	5	5	78	4,07	3,57	729	117,10	88,12
8.	Chemicals and Chemical Products	28	23	22	384	49,27	36,38	3,882	675,03	562,91
	(a) Heavy Industrial Chemicals	2	2	1	19	16,20	7,97	282	62,67	49,11
	(b) Fertilizers	2	1	1	3	9	9	112	129,34	122,07
	(c) Drugs and Pharmaceuticals	6	3	2	67	11,66	9,79	704	232,58	188,52
	(d) Non-Edible Oils	5	4	5	2	11	8	91	14,26	8,24
	(e) Other Chemicals & Chemical Products	13	13	12	293	21,21	18,45	2,693	236,17	194,98
9.	Petroleum, Coal Products & Nuclear Fuels	2	4	5	21	1,75	1,72	545	35,75	32,36
10.	Manufacture of Cement & Cement Products	4	6	7	66	11,72	10,75	583	90,40	80,23
11.	Basic Metals & Metal Products	48	45	42	502	44,34	39,84	5,485	749,79	621,66
	(a) Iron and Steel	14	16	15	151	20,99	19,86	1,564	423,77	358,76
	(b) Non-Ferrous Metals	12	8	8	30	1,56	1,38	341	73,32	55,16
	(c) Other Metal Products	22	21	18	321	21,80	18,60	3,580	252,71	207,74
12.	Engineering	144	1,73	1,46	742	88,08	74,58	9,290	3314,69	2586,08
	(a) Heavy Engineering	69	1,02	94	80	11,78	12,11	1,104	721,14	557,92
	(b) Light Engineering	35	35	19	243	28,36	23,91	4,162	949,36	811,49
	(c) Electrical Machinery & Goods	15	18	18	218	27,55	19,54	2,034	462,99	350,80
	(d) Electronic Machinery & Goods	25	18	16	201	20,40	19,01	1,990	1181,20	865,87
13.	Vehicles, Vehicle Parts & Transport Equipments	128	1,82	1,49	328	20,73	17,50	2,722	450,71	322,72
14.	Other Industries	41,756	29,49	26,48	3,701	67,60	54,07	1,55,886	876,20	769,78
15.	Electricity, Gas & Water	12	9	9	26	5,37	5,43	344	98,20	80,05
	(a) Electricity Generation & Transmission	9	5	5	20	5,25	5,31	237	94,17	76,38
	(b) Non-Conventional Energy	2	4	3	1	6	6	34	1,91	1,74
	(c) Gas, Steam & Water Supply	1	-	-	5	6	6	73	2,12	1,93
16.	Construction	17	27	26	665	49,55	46,99	2,488	172,38	135,58
III.	TRANSPORT OPERATORS	6,656	44,00	37,48	5,787	67,87	54,11	52,252	454,86	370,44
IV.	PROFESSIONAL AND OTHER SERVICES	40,653	28,87	25,84	10,478	135,40	115,57	2,21,317	860,97	735,97
V.	PERSONAL LOANS	93,525	88,79	82,85	1,23,891	318,64	265,43	8,97,397	2277,15	1994,52
	1. Loans for Purchase of Consumer Durables	6,472	6,86	5,90	38,104	58,47	45,00	85,466	144,84	119,96
	2. Loans for Housing	2,641	22,19	21,49	3,783	46,69	40,78	63,867	606,64	546,57
	3. Rest of the Personal Loans	84,412	59,73	55,46	82,004	213,48	179,64	7,48,064	1525,67	1327,99
VI.	TRADE	1,08,500	95,75	85,09	27,360	395,87	327,13	5,36,149	1758,62	1460,25
	1. Wholesale Trade	3,714	5,37	4,91	3,222	245,17	196,39	21,499	753,46	592,54
	2. Retail Trade	1,04,786	90,38	80,18	24,138	150,70	130,73	5,14,650	1005,16	867,71
VII.	FINANCE	4	2	4	434	172,63	150,24	1,695	809,39	649,54
VIII.	ALL OTHERS	1,35,958	80,73	76,46	20,691	85,13	75,07	5,47,420	1450,42	1308,56
TOTAL BANK CREDIT		9,44,155	919,79	882,22	2,42,600	1967,13	1674,11	43,36,149	20002,56	16728,09
OF WHICH :										
	1. Artisans & Village Industries	31,185	24,92	22,89	755	2,98	2,73	74,504	89,81	78,89
	2. Other Small Scale Industries	11,674	13,56	12,23	4,248	155,24	129,70	91,327	1809,67	1527,64