

Appendix Table III.5: Sectoral Deployment of Gross Bank Credit

(Amount in Rs. crore)

Sector	Outstanding as on				Variation	
	August 22, 2003@	March 21, 2003 *	March 22, 2002	March 23, 2001	2002-03 (3-4)	2001-02 (4-5)
	1	2	3	4	5	6
I. Gross Bank Credit (1+2)	6,63,122	6,16,906	5,36,727	4,69,153	80,179	67,574
1. Public Food Procurement Credit	41,283	49,479	53,978	39,991	-4,499	13,987
2. Non-food Gross Bank Credit	6,21,839	5,67,427	4,82,749	4,29,162	84,678	53,587
					(100.0)	(100.0)
A. Priority Sectors ##	2,19,302	2,03,799	1,75,259	1,54,414	28,540	20,845
					(33.7)	(38.9)
a) Agriculture	74,371	71,609	60,761	51,922	10,848	8,839
					(12.8)	(16.5)
b) Small Scale Industries	58,627	60,486	57,199	56,002	3,287	1,197
					(3.9)	(2.2)
c) Other Priority Sectors	86,304	71,704	57,299	46,490	14,405	10,809
					(17.0)	(20.2)
B. Industry (Medium and Large)	2,19,781	2,00,335	1,72,324	1,62,837	28,011	9,487
					(33.1)	(17.7)
C. Wholesale Trade (other than food procurement)	22,035	22,398	20,459	17,845	1,939	2,614
					(2.3)	(4.9)
D. Other Sectors	1,60,721	1,40,895	1,14,707	94,066	26,188	20,641
					(30.9)	(38.5)
<i>of which :</i>						
a) Housing	40,409	34,654	22,346	16,143	12,308	6,203
b) Consumer Durables	7,891	6,904	7,015	5,566	-111	1,449
c) Non-Banking Financial Companies	15,158	14,052	9,653	7,810	4,399	1,843
d) Loans to Individuals against Shares and debentures/bonds	1,826	1,762	1,520	1,697	242	-177
e) Real Estate Loans	5,107	3,098	2,596	1,766	502	830
f) Other non-priority sector Personal loans	29,926	26,089	23,402	18,064	2,687	5,338
g) Advances against fixed deposits	21,448	22,701	21,243	19,942	1,458	1,301
h) Tourism and tourism-related hotels	2,740	1,806	1,540	996	266	544
II. Export Credit	48,913	49,402	42,978	43,321	6,424	-343
[included under item I(2)]					(7.6)	(-0.6)
III. Net Bank Credit	6,62,375	6,16,085	5,35,063	4,67,206	81,022	67,857
(including inter-bank participations)						

The data in this statement may not agree with those quoted elsewhere in the report as the data bases are different.

* Excluding the impact of the merger of ICICI with ICICI Bank.

@ Including the impact of the merger of ICICI with ICICI Bank (not comparable with other figures).

Notes:

1. Data are provisional and relate to 49 selected scheduled commercial banks (48 banks in March 2003) which account for 85-90 per cent of bank credit of all scheduled commercial banks. Gross bank credit data include bills rediscounted with RBI, IDBI, EXIM Bank, other approved financial institutions and inter-bank participations. Net bank credit data are exclusive of bills rediscounted with RBI, IDBI, EXIM Bank and other approved financial institutions.

2. Figures in brackets are proportions to variation in non-food gross bank credit.