

Table 5.6 - Sector-wise Gross Bank Credit of Scheduled Commercial Banks : 2002-2003

(Amount in Rs. Crore)

Sector	As on the last reporting Friday of						
	March	April	May	June	July	August	September
	2002	2002	2002	2002	2002	2002	2002
		(1)	(2)	(3)	(4)	(5)	(6)
1. Gross Bank Credit (2+3)	474954	542119	592511	550855	551325	552343	559081
2. Public Food Procurement Credit	50340	52484	60669	64008	59077	56400	53362
3. Non-Food Gross Bank Credit	424614	490635	531842	486847	492248	495943	505719
a) Priority Sectors ##	153499	171896	171900	170949	171145	173604	176911
i. Agriculture	51664	60756	60401	60707	61477	62374	63608
ii. Small Scale Industries	53405	56530	55822	55579	55173	55099	55146
iii. Other Priority Sectors	48430	54610	55677	54663	54495	56131	58157
b) Industry (Medium & Large)	158841	177327	212351	178199	178752	179471	185430
c) Whole Sale Trade (Other than food procurement)	16211	20326	19733	19748	19841	19435	20005
d) Other Sectors	96063	122086	127858	117951	123092	123433	123373
<i>of which :</i>							
i. Housing	16851	25127	26819	26983	26228	27324	27767
ii. Consumer Durables	6587	6840	6858	6864	6912	7006	7218
iii. Non-Banking Financial Companies	7589	10255	10727	10628	10834	10117	11778
iv. Loans to Individuals against shares and debentures/bonds	1463	1490	1454	1615	1636	1658	1626
v. Real Estate Loans	1978	2584	3330	2627	2530	2618	2668
vi. Other Non-Priority Sector Personal Loans	18969	23323	23619	22737	23202	23590	23356
vii. Advances against fixed Deposits (including FCNR(B),NRNR Deposits etc.)	19449	22028	21704	21419	21262	21590	21584
viii. Tourism and Tourism related Hotels	1183	1700	2581	1687	1868	1859	2045
4. Net Bank Credit *	473034	540985	591597	549841	550315	551530	558019
Inter-Bank participations **	397368	459381	511285	470965	472834	476138	484054
5. Export Credit (included under item 3)	39859	41790	43158	42601	42454	41906	41557
6. Import Credit (included under item 3)	4414	3800	3677	3961	4247	3946	4167

(Amount in Rs. Crore)

Sector	As on the last reporting Friday of					
	October	November	December	January	February	March
	2002	2002	2002	2003	2003	2003
	(7)	(8)	(9)	(10)	(11)	(12)
1. Gross Bank Credit (2+3)	569509	577780	584237	590887	601334	669534
2. Public Food Procurement Credit	52705	54346	51947	49784	50227	49479
3. Non-Food Gross Bank Credit	516804	523434	532290	541103	551107	620055
a) Priority Sectors ##	180500	182391	187679	190517	194807	211609
i. Agriculture	64559	65741	67434	68107	68185	73518
ii. Small Scale Industries	56641	57060	58109	58594	59318	60394
iii. Other Priority Sectors	59300	59590	62136	63816	67304	77697
b) Industry (Medium & Large)	188723	188829	189150	191322	194394	235168
c) Whole Sale Trade (Other than food procurement)	20506	21131	21987	22172	22651	22578
d) Other Sectors	127075	131083	133474	137092	139255	151274
<i>of which :</i>						
i. Housing	28461	29148	30633	31232	32320	36587
ii. Consumer Durables	5621	7049	6925	6866	6937	7219
iii. Non-Banking Financial Companies	11956	12289	12584	12482	12567	14127
iv. Loans to Individuals against shares and debentures/bonds	1721	1889	1922	1941	1999	2001
v. Real Estate Loans	2679	2612	2861	2777	2983	5894
vi. Other Non-Priority Sector Personal Loans	24155	24446	14893	25771	25783	27905
vii. Advances against fixed Deposits (including FCNR(B),NRNR Deposits etc.)	21595	22198	21686	22053	22412	22708
viii. Tourism and Tourism related Hotels	2074	2098	1996	2054	1878	2428
4. Net Bank Credit *	568459	576928	583296	589985	600443	668576
Inter-Bank participations **	495912	506558	512102	522041	533629	603860
5. Export Credit (included under item 3)	42480	43306	45003	45535	46688	49202
6. Import Credit (included under item 3)	4290	4412	4799	5045	5036	5673

Note: 1. Data are provsional and relate to 50 selected scheduled commercial banks which account for about 90-95 per cent of bank credit of all scheduled commercial banks.

2. Gross bank credit data include bills rediscounted with RBI, IDBI, EXIM Bank, other approved financial Institutions

and inter bank participations.

3. Net bank credit data are exclusive of bills rediscounted with RBI, IDBI, EXIM Bank and other approved financial Institutions.

Source: Industrial Export and Credit Department, RBI.

- # Excluding investment in eligible securities
- * Including Deposits under NRNR/FCNR(B)
- ** Excluding deposits under NRNR/FCNR(B)