

Appendix Table III.3: Sectoral Deployment of Gross Bank Credit

(Amount in Rs. crore)

Sector	Outstanding as on				Variation	
	March 19, 2004 @	March 21, 2003 @	March 21, 2003 *	March 22, 2002 *	2003-04 @ (2-3)	2002-03 * (4-5)
1	2	3	4	5	6	7
I. Gross Bank Credit (1+2)	7,64,383	6,69,534	6,16,906	5,36,727	94,849	80,179
1. Public Food Procurement Credit	35,961	49,479	49,479	53,978	-13,518	-4,499
2. Non-food Gross Bank Credit	7,28,422	6,20,055	5,67,427	4,82,749	1,08,367 (100.0)	84,678 (100.0)
A. Priority Sectors ##	2,63,834	2,11,609	2,03,799	1,75,259	52,225 (48.2)	28,540 (33.7)
a) Agriculture	90,541	73,518	71,609	60,761	17,023 (15.7)	10,848 (12.8)
b) Small Scale Industries	65,855	60,394	60,486	57,199	5,461 (5.0)	3,287 (3.9)
c) Other Priority Sectors	1,07,438	77,697	71,704	57,299	29,741 (27.4)	14,405 (17.0)
B. Industry (Medium and Large)	2,47,210	2,35,168	2,00,335	1,72,324	12,042 (11.1)	28,011 (33.1)
C. Wholesale Trade (other than food procurement)	24,867	22,578	22,398	20,459	2,289 (2.1)	1,939 (2.3)
D. Other Sectors	1,92,511	1,50,700	1,40,895	1,14,707	41,811 (38.6)	26,188 (30.9)
<i>of which :</i>						
a) Housing	51,981	36,587	34,654	22,346	15,394	12,308
b) Consumer Durables	8,274	7,219	6,904	7,015	1,055	-111
c) Non-Banking Financial Companies	16,802	14,127	14,052	9,653	2,675	4,399
d) Loans to Individuals against Shares and debentures/bonds	2,020	2,001	1,762	1,520	19	242
e) Real Estate Loans	5,577	5,894	3,098	2,596	-317	502
f) Other non-priority sector personal loans	35,165	27,905	26,089	23,402	7,260	2,687
g) Advances against fixed deposits	26,346	22,708	22,701	21,243	3,638	1,458
h) Tourism and tourism related hotels	3,269	2,428	1,806	1,540	841	266
II. Export Credit [included under item I(2)]	57,687	49,202	49,402	42,978	8,485 (7.8)	6,424 (7.6)
III. Net Bank Credit (including inter-bank participations)	7,63,855	6,68,576	6,16,085	5,35,063	95,279	81,022

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

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

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

Notes : 1. Data are provisional and relate to 49 selected scheduled commercial banks (48 SCBs for March 2001) which account for about 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 incremental non-food gross bank credit.