

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

(Amount in Rs. crore)

Sector	Outstanding as on			Variation	
	March 21, 2003	March 19, 2004	March 18, 2005	2003-04	2004-05
1	2	3	4	5	6
I. Gross Bank Credit (1+2)	6,69,534	7,64,383	9,72,587	94,849	2,08,204
1. Public Food Procurement Credit	49,479	35,961	41,121	-13,518	5,160
2. Non-food Gross Bank Credit (A+B+C+D)	6,20,055	7,28,422	9,31,466	1,08,367	2,03,044
				(100.0)	(100.0)
A. Priority Sector ## (a+b+c)	2,11,609	2,63,834	3,45,627	52,225	81,793
				(48.2)	(40.3)
a) Agriculture	73,518	90,541	1,22,370	17,023	31,829
				(15.7)	(15.7)
b) Small Scale Industries	60,394	65,855	76,114	5,461	10,259
				(5.0)	(5.1)
c) Other Priority Sectors	77,697	1,07,438	1,47,143	29,741	39,705
				(27.4)	(19.6)
B. Industry (Medium and Large)	2,35,168	2,47,210	2,90,186	12,042	42,976
				(11.1)	(21.2)
C. Wholesale Trade (other than food procurement)	22,578	24,867	33,814	2,289	8,947
				(2.1)	(4.4)
D. Other Sectors	1,50,700	1,92,511	2,61,839	41,811	69,328
				(38.6)	(34.1)
<i>of which :</i>					
a) Housing	36,587	51,981	75,173	15,394	23,192
b) Consumer Durables	7,219	8,274	8,655	1,055	381
c) Non-Banking Financial Companies	14,127	16,802	18,610	2,675	1,808
d) Loans to Individuals against Shares and Debentures/Bonds	2,001	2,020	2,390	19	370
e) Real Estate Loans	5,894	5,577	10,612	-317	5,035
f) Other Non-Priority Sector Personal Loans	27,905	35,165	58,812	7,260	23,647
g) Advances against Fixed Deposits	22,708	26,346	29,310	3,638	2,964
h) Tourism and Tourism related Hotels	2,428	3,269	3,455	841	186
II. Export Credit	49,202	57,687	65,914	8,485	8,227
[included under item I(2)]				(7.8)	(4.1)
III. Net Bank Credit	6,68,576	7,63,855	9,71,809	95,279	2,07,954
(including inter-bank participations)					

: Data in this statement may not agree with those quoted elsewhere in the report as the data base are different.

Note: 1. Data are provisional and relate to select scheduled commercial banks 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.