

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

(Amount in Rs. crore)

Sr. No.	Sector	Outstanding as on			Variation	
		March 19, 2004 (47 Banks)	March 18, 2005 (52 Banks)	March 31, 2006 (52 Banks)	2004-05 (47 Banks)	2005-06 (52 Banks)
1	2	3	4	5	6	7
I.	Gross Bank Credit (II + III)	7,64,383	10,40,909	14,45,837	1,93,229	4,04,928
II.	Food Credit	35,961	41,121	40,691	5,160	-430
III.	Non-Food Gross Bank Credit (1 to 6)	7,28,422	9,99,788	14,05,146	1,88,069	4,05,358
	1. Agriculture and Allied Activities	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)
	1.1. Agriculture and Allied Activities	90,541	1,25,250	1,72,292	31,774	47,042
		(12.4)	(12.5)	(12.3)	(16.9)	(11.6)
	2. Industry (Small, Medium and Large)	3,13,065	4,26,892	5,49,057	62,014	1,22,165
		(43.0)	(42.7)	(39.1)	(33.0)	(30.1)
	3. Services		30,584	48,137	N.A.	17,553
		-	(3.1)	(3.4)	-	(4.3)
	3.1 Transport Operators	N.A.	9,599	16,101	N.A.	6,502
		-	(1.0)	(1.1)	-	(1.6)
	3.2 Computer Software	N.A.	2,436	3,694	N.A.	1,258
		-	(0.2)	(0.3)	-	(0.3)
	3.3 Tourism, and Hotels and Restaurants	N.A.	4,158	7,800	N.A.	3,642
		-	(0.4)	(0.6)	-	(0.9)
	3.4 Shipping	N.A.	1,130	4,472	N.A.	3,342
		-	(0.1)	(0.3)	-	(0.8)
	3.5 Professional and Other Services	N.A.	13,261	16,070	N.A.	2,809
		-	(1.3)	(1.1)	-	(0.7)
	4. Personal Loans		2,45,080	3,53,777	N.A.	1,08,697
		-	(24.5)	(25.2)	-	(26.8)
	4.1 Consumer Durables	8,274	9,083	8,783	108	300
		(1.1)	(0.9)	(0.6)	(0.1)	-(0.1)
	4.2 Housing	N.A.	1,28,728	1,86,429	N.A.	57,701
		-	(12.9)	(13.3)	-	(14.2)
	4.3 Advances against Fixed Deposits (including FCNR (B), NRNR Deposits etc.)	26,346	29,850	34,897	3,259	5,047
		(3.6)	(3.0)	(2.5)	(1.7)	(1.2)
	4.4 Advances to individuals against share, bonds, etc.	2,020	4,117	5,089	366	972
		(0.3)	(0.4)	(0.4)	(0.2)	(0.2)
	4.5 Credit Card Outstandings	N.A.	5,760	9,177	N.A.	3,417
		-	(0.6)	(0.7)	-	(0.8)
	4.6 Education	N.A.	5,119	10,057	N.A.	4,938
		-	(0.5)	(0.7)	-	(1.2)
	4.7 Other Personal Loans	35,165	62,423	99,345	24,876	36,922
		(4.8)	(6.2)	(7.1)	(13.2)	(9.1)
	5. Trade	24,867	57,948	81,402	31,262	23,454
		(3.4)	(5.8)	(5.8)	(16.6)	(5.8)
	5.1 Wholesale Trade (other than food procurement)	24,867	32,549	39,706	6,561	7,157
		(3.4)	(3.3)	(2.8)	(3.5)	(1.8)
	5.2 Retail Trade	N.A.	25,399	41,696	N.A.	16,297
		-	(2.5)	(3.0)	-	(4.0)
	6. Others	2,99,949	1,14,034	2,00,481	N.A.	86,447
		(41.2)	(11.4)	(14.3)	-	(21.3)
	6.1 Real Estate Loans	5,577	13,302	26,682	7,622	13,380
		(0.8)	(1.3)	(1.9)	(4.1)	(3.3)
	6.2 Non-Banking Financial Companies	16,802	22,484	30,942	2,501	8,458
		(2.3)	(2.2)	(2.2)	(1.3)	(2.1)
	6.3 All Others	2,77,570	78,248	1,42,857	N.A.	64,609
		(38.1)	(7.8)	(10.2)	-	(15.9)
	<i>Memo:</i>					
	7. Priority Sector	2,63,834	3,81,476	5,09,910	1,06,235	1,28,434
		(36.2)	(38.2)	(36.3)	(56.5)	(31.7)
	7.1 Agriculture and Allied Activities	90,541	1,25,250	1,72,292	31,774	47,042
		(12.4)	(12.5)	(12.3)	(16.9)	(11.6)
	7.2 SSI	65,855	74,588	90,239	8,051	15,651
		(9.0)	(7.5)	(6.4)	(4.3)	(3.9)
	7.3 Housing	N.A.	90,848	1,33,360	N.A.	42,512
		-	(9.1)	(9.5)	-	(10.5)

- : Nil/Negligible.

N.A. : Not available as these categories were not shown separately under the old classification.

Note : 1. Due to reclassification of sectors and increase in coverage of banks, data for 2004-05 for 47 banks is not strictly comparable to that of the year 2005-06.

2. Figures in brackets represent the share in total non-food gross bank credit.