

**TABLE 5.6 : SECTOR-WISE GROSS BANK CREDIT OF SCHEDULED COMMERCIAL BANKS — 2005-06**

(Amount in Rs. crore)

Sector	As on the last reporting Friday of				
	April 2005	May 2005	June 2005	July 2005	August 2005
	(1)	(2)	(3)	(4)	(5)
<b>Gross Bank Credit</b>	<b>990230</b>	<b>1009168</b>	<b>1025204</b>	<b>1018668</b>	<b>1040572</b>
Public Food Procurement Credit	41766	45727	44804	39657	40327
Non-Food Gross Bank Credit	948464	963441	980400	979011	1000245
a) Priority Sectors #	354284	363365	371629	377735	381991
i. Agriculture	119468	120300	124103	125753	127621
ii. Small Scale Industries	73198	73351	73236	73436	73568
iii. Other Priority Sectors	161616	169714	174290	178546	180802
b) Industry (Medium & Large)	305167	301116	304212	310770	318578
c) Wholesale Trade (Other than food procurement)	31413	30744	27875	29245	29258
d) Other Sectors	257600	268216	276684	261261	270418
of which :					
i. Housing	78992	82538	88526	89874	97349
ii. Consumer Durables	8462	8269	7876	7799	7545
iii. Non-Banking Financial Companies	18768	18078	19834	20449	19482
iv. Loans to Individuals against shares and debentures/bonds	2623	2522	2672	2593	2488
v. Real Estate Loans	14274	12326	12907	13083	16564
vi. Other Non-Priority Sector Personal Loans	57008	69808	72523	72039	74966
vii. Advances against Fixed Deposits (including FCNR (B), NRNR Deposits etc.)	27512	26540	10685	26540	25803

**Notes :** 1. Data are provisional which relate to 47 selected scheduled commercial banks till August 2005 and 52 selected SCBs from September 2005 accounting for about 90 percent of bank credit of all scheduled commercial banks. The classification of data has undergone revision from September 2005.

2. Gross Bank Credit data include bill rediscounted with RBI, IDBI, EXIM Bank, other approved financial institutions and inter bank participations.

# Excluding investment in eligible securities.

Source : Monetary Policy Department, RBI.

**TABLE 5.6 : SECTOR-WISE GROSS BANK CREDIT OF SCHEDULED COMMERCIAL BANKS — 2005-06 (Concl.d.)**

(Amount in Rs. crore)

Sector	As on the last reporting Friday of						
	September 2005	October 2005	November 2005	December 2005	January 2006	February 2006	March 2006
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<b>I. Gross Bank Credit</b>	<b>1157108</b>	<b>1197574</b>	<b>1221495</b>	<b>1257201</b>	<b>1294711</b>	<b>1329489</b>	<b>1445837</b>
II. Food Credit	39549	39805	42455	41013	38343	40529	40691
III. Non-Food Gross Bank Credit (1 to 6)	1117559	1157769	1179040	1216188	1256368	1288960	1405146
1. Agriculture & Allied Activities	138042	141612	144499	149820	153339	160508	172292
2. Industry (Small, Medium & Large)	466101	475915	482941	490585	493372	504380	549057
3. Services	31573	34622	36368	38069	42633	42514	48137
3.1 Transport Operators	7718	10624	10851	11419	11589	13693	16101
3.2 Computer Software	2695	3037	3038	3218	3121	3231	3694
3.3 Tourism, Hotels and Restaurants	5863	6303	6320	6778	9388	6851	7800
3.4 Shipping	2479	2427	2708	3405	3761	3941	4472
3.5 Professional and Other Services	12818	12231	13451	13249	14774	14798	16070
4. Personal Loans	288088	296223	296441	306106	313466	329578	353777
4.1 Consumer Durables	7690	8791	9156	8468	8863	9085	8783
4.2 Housing	152316	153267	156797	164198	166159	175905	186429
4.3 Advances against Fixed Deposits (including FCNR (B), NRNR Deposits etc.)	30574	30283	31268	31949	32228	33830	34897
4.4 Advances to individuals against share, bonds, etc.	3276	4843	4772	4823	5100	5279	5089
4.5 Credit Card Outstandings	6589	7783	8230	8544	8832	9119	9177
4.6 Education	9104	8143	9032	8856	9003	9295	10057
4.7 Other Personal Loans	78539	83113	77186	79268	83281	87065	99345
5. Trade	68762	69315	73010	74106	71923	73533	81402
5.1 Wholesale Trade (other than food procurement)	29749	31012	32447	33545	33848	34406	39706
5.2 Retail Trade	39013	38303	40563	40561	38075	39127	41696
6. Others	124993	140082	145781	157502	181635	178447	200481
6.1 Real Estate Loans	17463	20148	20473	22188	24527	23675	26682
6.2 Non-Banking Financial Companies	23230	25672	25870	29494	28507	29073	30942
6.3 All Others	84300	94262	99438	105820	128601	125699	142857
7. Priority Sector #	421800	433422	438982	453572	459648	475114	509910
7.1 Agriculture & Allied Activities	138042	141612	144499	149820	153339	160508	172292
7.2 SSI	77417	78780	79958	81811	82041	83467	90239
7.3 Housing	107376	112052	114249	121641	122252	125971	133360
7.4 Transport Operators	5849	7540	8985	9343	9614	11197	11951
7.5 Computer Software	1422	1158	1356	1231	1606	1308	1527
7.6 Other priority Sector	91694	92280	89935	89726	90796	92663	100541

**Notes :** 1. Data are provisional which relate to 47 selected scheduled commercial banks till August 2005 and 52 selected SCBs from September 2005 accounting for about 90 percent of bank credit of all scheduled commercial banks. The classification of data has undergone revision from September 2005.

2. Due to reclassification of sectors and increase in coverage of banks, data for 2005-06 is not strictly comparable to that of the previous year.

3. Gross Bank Credit data include bill rediscounted with RBI, IDBI, EXIM Bank, other approved financial institutions and inter bank participations.

# Excluding investment in eligible securities.

Source : Monetary Policy Department, RBI.