

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

(Amount in Rs. crore)

Sr. No.	Sector	Outstanding as on			Variation	
		March 18, 2005	March 31, 2006	March 30, 2007	2005-06	2006-07
1		2	3	4	5	6
I.	Gross Bank Credit (II + III)	10,45,954	14,43,920	18,41,878	3,97,966	3,97,958
II.	Food Credit	41,121	40,691	46,521	-430	5,830
III.	Non-Food Gross Bank Credit (1 to 4)	10,04,833	14,03,229	17,95,357	3,98,396	3,92,128
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)
	1. Agriculture and Allied Activities	1,24,269	1,73,875	2,30,180	49,606	56,305
		(12.4)	(12.4)	(12.8)	(12.5)	(14.4)
	2. Industry (Small, Medium and Large)	4,23,136	5,49,940	6,91,483	1,26,804	1,41,543
		(42.1)	(39.2)	(38.5)	(31.8)	(36.1)
	3. Services	2,01,080	3,19,334	4,18,191	1,18,254	98,857
		(20.0)	(22.8)	(23.3)	(29.7)	(25.2)
	3.1 Transport Operators	8,396	17,341	26,416	8,945	9,075
		(0.8)	(1.2)	(1.5)	(2.2)	(2.3)
	3.2 Computer Software	2,760	3,625	5,093	865	1,468
		(0.3)	(0.3)	(0.3)	(0.2)	(0.4)
	3.3 Tourism and Hotels and Restaurants	4,199	7,732	9,704	3,533	1,972
		(0.4)	(0.6)	(0.5)	(0.9)	(0.5)
	3.4 Shipping	1,167	4,351	6,838	3,184	2,487
		(0.1)	(0.3)	(0.4)	(0.8)	(0.6)
	3.5 Professional and Other Services	9,656	15,283	23,782	5,627	8,499
		(1.0)	(1.1)	(1.3)	(1.4)	(2.2)
	3.6 Trade	58,195	83,428	1,08,041	25,233	24,613
		(5.8)	(5.9)	(6.0)	(6.3)	(6.3)
	3.6.1 Wholesale Trade (other than food procurement)	31,559	39,584	49,506	8,025	9,922
		(3.1)	(2.8)	(2.8)	(2.0)	(2.5)
	3.6.2 Retail Trade	26,636	43,844	58,535	17,208	14,691
		(2.7)	(3.1)	(3.3)	(4.3)	(3.7)
	3.7 Real Estate Loans	13,546	26,693	45,328	13,147	18,635
		(1.3)	(1.9)	(2.5)	(3.3)	(4.8)
	3.8 Non-Banking Financial Companies	22,807	34,270	48,496	11,463	14,226
		(2.3)	(2.4)	(2.7)	(2.9)	(3.6)
	3.9 All Others	80,354	1,26,611	1,44,493	46,257	17,882
		(8.0)	(9.0)	(8.0)	(11.6)	(4.6)
	4. Personal Loans	2,56,348	3,60,081	4,55,503	1,03,733	95,422
		(25.5)	(25.7)	(25.4)	(26.0)	(24.3)
	4.1 Consumer Durables	8,976	7,101	9,151	-1,875	2,050
		(0.9)	(0.5)	(0.5)	-(0.5)	(0.5)
	4.2 Housing	1,33,908	1,85,181	2,30,689	51,273	45,508
		(13.3)	(13.2)	(12.8)	(12.9)	(11.6)
	4.3 Advances against Fixed Deposits (including FCNR (B), NRNR Deposits, etc.)	29,774	34,283	40,455	4,509	6,172
		(3.0)	(2.4)	(2.3)	(1.1)	(1.6)
	4.4 Advances to individuals against share, bonds, etc.	4,101	5,226	4,511	1,125	-715
		(0.4)	(0.4)	(0.3)	(0.3)	-(0.2)
	4.5 Credit Card Outstandings	6,432	9,086	13,316	2,654	4,230
		(0.6)	(0.6)	(0.7)	(0.7)	(1.1)
	4.6 Education	5,680	9,962	15,020	4,282	5,058
		(0.6)	(0.7)	(0.8)	(1.1)	(1.3)
	4.7 Other Personal Loans	67,477	1,09,242	1,42,361	41,765	33,119
		(6.7)	(7.8)	(7.9)	(10.5)	(8.4)
	<i>Memo:</i>					
	5. Priority Sector	3,74,953	5,10,175	6,32,647	1,35,222	1,22,472
		(37.3)	(36.4)	(35.2)	(33.9)	(31.2)
	5.1 Agriculture & Allied Activities	1,24,269	1,73,875	2,30,180	49,606	56,305
		(12.4)	(12.4)	(12.8)	(12.5)	(14.4)
	5.2 SSI	74,189	91,020	1,16,908	16,831	25,888
		(7.4)	(6.5)	(6.5)	(4.2)	(6.6)
	5.3 Housing	90,298	1,33,200	1,61,832	42,902	28,632
		(9.0)	(9.5)	(9.0)	(10.8)	(7.3)

Note: 1. Data are provisional and relate to 51 scheduled commercial banks which account for more than 90 per cent of bank credit of all scheduled commercial banks.

2. Due to reclassification of sectors, data for March 2006 onwards is not strictly comparable with the earlier periods.

3. Variations for 2005-06 cover data for 27 fortnights (instead of 26 fortnights in a year).

4. Gross bank credit data include bills rediscounted with Reserve Bank, EXIM Bank, other approved financial institutions and inter-bank participations.

5. Figures in parentheses provide the share in total non-food gross bank credit.