

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

(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)
I. Gross Bank Credit (II + III)	1194588	1225879	1246638	1279881	1304347	1337958	1443920
II. Food Credit	40327	39805	42455	41013	41013	40529	40691
III. Non-Food Gross Bank Credit (1 to 4)	1154261	1186074	1204183	1238868	1263334	1297429	1403229
1. Agriculture & Allied Activities	140194	142614	145241	150772	154883	161496	173875
2. Industry (Small, Medium & Large)	481513	476829	480639	489380	493030	505630	549940
3. Services	239113	270207	278492	281420	284148	289707	319334
3.1 Transport Operators	8228	10998	11882	12012	13134	14786	17341
3.2 Computer Software	2771	2983	3058	3631	3526	3578	3625
3.3 Tourism and Hotels and Restaurants	5914	6234	6320	7047	7308	7344	7732
3.4 Shipping	2479	2488	2719	3628	3961	4183	4351
3.5 Professional and Other Services	12991	12308	12281	13328	14125	14271	15283
3.6 Trade	66969	65262	68552	74055	75325	76766	83428
3.6.1 Wholesale Trade (other than food procurement)	30534	31593	32439	35332	35313	35842	39584
3.6.2 Retail Trade	36435	33669	36113	38723	40012	40924	43844
3.7 Real Estate Loans	18047	20578	21378	23783	22891	23758	26693
3.8 Non-Banking Financial Companies	23853	25864	26889	30694	30440	30673	34270
3.9 All Others	97861	123492	125413	113242	113438	114348	126611
4. Personal Loans	293441	296424	299811	317296	331273	340596	360081
4.1 Consumer Durables	9211	8487	8538	6943	7041	7117	7101
4.2 Housing	152286	158277	159257	167207	174571	178669	185181
4.3 Advances against Fixed Deposits (including FCNR (B), NRRR Deposits etc.)	30573	30739	31157	32130	32110	33742	34283
4.4 Advances to individuals against share, bonds, etc.	4323	4823	4772	4812	5202	5385	5226
4.5 Credit Card Outstandings	7506	7854	8230	8318	8558	8839	9086
4.6 Education	9109	8257	8763	8981	9168	9357	9962
4.7 Other Personal Loans	80433	77987	79094	88905	94623	97487	109242
Memo:							
5. Priority Sector #	427646	432961	439048	451614	463731	477316	510175
5.1 Agriculture & Allied Activities	140194	142614	145241	150772	154883	161496	173875
5.2 SSI	77827	78542	80017	81777	82910	84525	91020
5.3 Housing	107484	112028	115939	122042	124926	126821	133200
5.4 Transport Operators	6257	7958	8739	9342	9692	11254	11932
5.5 Computer Software	1423	1269	1356	1240	1814	1247	1265
5.6 Other priority Sector	94461	90550	87756	86441	89503	91973	98883

Notes : 1. Data are provisional and relate to select 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 and increase in number of banks covered, data for September 2005 onwards is not strictly comparable with the earlier periods.

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

Excluding investment in eligible securities.

Source : Monetary Policy Department, RBI