

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

(Amount in Rs. crore)

Sr. No.	Sector	Outstanding as on			Variation	
		March 31, 2006	March 31, 2007	March 28, 2008	2006-07	2007-08
1		2	3	4	5	6
I.	Gross Bank Credit (II + III)	14,45,531	18,48,166	22,47,437	4,02,635	3,99,271
II.	Food Credit	40,691	46,927	44,399	6,236	-2,528
III.	Non-Food Gross Bank Credit (1 to 4)	14,04,840	18,01,239	22,03,038	3,96,399	4,01,799
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)
1.	Agriculture and Allied Activities	1,73,972	2,30,398	2,73,658	56,426	43,260
		(12.4)	(12.8)	(12.4)	(14.2)	(10.8)
2.	Industry (Small, Medium and Large)	5,50,444	6,97,334	8,71,900	1,46,890	1,74,566
		(39.2)	(38.7)	(39.6)	(37.1)	(43.4)
3.	Services	3,20,177	4,16,773	5,46,516	96,596	1,29,743
		(22.8)	(23.1)	(24.8)	(24.4)	(32.3)
3.1	Transport Operators	17,341	26,519	37,447	9,178	10,928
		(1.2)	(1.5)	(1.7)	(2.3)	(2.7)
3.2	Computer Software	3,637	5,156	8,163	1,519	3,007
		(0.3)	(0.3)	(0.4)	(0.4)	(0.7)
3.3	Tourism and Hotels and Restaurants	7,734	9,759	12,165	2,025	2,406
		(0.6)	(0.5)	(0.6)	(0.5)	(0.6)
3.4	Shipping	4,358	6,860	7,509	2,502	649
		(0.3)	(0.4)	(0.3)	(0.6)	(0.2)
3.5	Professional and Other Services	15,283	23,926	29,756	8,643	5,830
		(1.1)	(1.3)	(1.4)	(2.2)	(1.5)
3.6	Trade	83,535	1,06,612	1,22,297	23,077	15,685
		(5.9)	(5.9)	(5.6)	(5.8)	(3.9)
3.6.1	Wholesale Trade (other than food procurement)	39,691	50,113	54,585	10,422	4,472
		(2.8)	(2.8)	(2.5)	(2.6)	(1.1)
3.6.2	Retail Trade	43,844	56,499	67,712	12,655	11,213
		(3.1)	(3.1)	(3.1)	(3.2)	(2.8)
3.7	Real Estate Loans	26,723	45,206	62,276	18,483	17,070
		(1.9)	(2.5)	(2.8)	(4.7)	(4.2)
3.8	Non-Banking Financial Companies	34,305	49,027	75,301	14,722	26,274
		(2.4)	(2.7)	(3.4)	(3.7)	(6.5)
3.9	All Others	1,27,261	1,43,708	1,91,602	16,447	47,894
		(9.1)	(8.0)	(8.7)	(4.1)	(11.9)
4.	Personal Loans	3,60,248	4,56,734	5,05,390	96,486	48,656
		(25.6)	(25.4)	(22.9)	(24.3)	(12.1)
4.1	Consumer Durables	7,106	9,189	8,663	2,083	-526
		(0.5)	(0.5)	(0.4)	(0.5)	-(0.1)
4.2	Housing	1,85,203	2,30,994	2,55,653	45,791	24,659
		(13.2)	(12.8)	(11.6)	(11.6)	(6.1)
4.3	Advances against Fixed Deposits (including FCNR (B), NRNR Deposits, etc.)	34,417	40,239	45,031	5,822	4,792
		(2.4)	(2.2)	(2.0)	(1.5)	(1.2)
4.4	Advances to individuals against share, bonds, etc.	5,227	4,854	4,865	-373	11
		(0.4)	(0.3)	(0.2)	-(0.1)	(0.0)
4.5	Credit Card Outstandings	9,086	13,416	19,259	4,330	5,843
		(0.6)	(0.7)	(0.9)	(1.1)	(1.5)
4.6	Education	9,962	15,209	20,547	5,247	5,338
		(0.7)	(0.8)	(0.9)	(1.3)	(1.3)
4.7	Other Personal Loans	1,09,247	1,42,833	1,56,723	33,586	13,890
		(7.8)	(7.9)	(7.1)	(8.5)	(3.5)
	<i>Memo:</i>					
5.	Priority Sector	5,10,738	6,34,142	7,38,686	1,23,404	1,04,544
		(36.4)	(35.2)	(33.5)	(31.1)	(26.0)
5.1	Agriculture & Allied Activities	1,73,972	2,30,398	2,73,658	56,426	43,260
		(12.4)	(12.8)	(12.4)	(14.2)	(10.8)
5.2	SSI	91,212	1,17,880	1,55,804	26,668	37,924
		(6.5)	(6.5)	(7.1)	(6.7)	(9.4)
5.3	Housing	1,33,200	1,60,345	1,82,646	27,145	22,301
		(9.5)	(8.9)	(8.3)	(6.8)	(5.6)

Note : 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. Data include the figures of Bharat Overseas Bank, which was merged with Indian Overseas Bank on March 31, 2007.

2 Grossbank credit data include bills rediscounted with Reserve Bank, Exim Bank, other financial institutions and inter-bank participations.

3 Figures in parentheses represent the share in total non-food gross bank credit.