

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

(Amount in Rs. crore)

Sr. No.	Sector	Outstanding as on			Variation	
		March 31, 2007	March 28, 2008	March 27, 2009	2007-08	2008-09
1		2	3	4	5	6
I.	Gross Bank Credit (II + III)	18,48,187	22,47,289	26,48,501	3,99,102	4,01,212
II.	Food Credit	46,947	44,399	46,211	-2,548	1,812
III.	Non-Food Gross Bank Credit (1 to 4)	18,01,240	22,02,890	26,02,290	4,01,650	3,99,400
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)
	1. Agriculture and Allied Activities	2,30,377	2,75,343	3,38,656	44,966	63,313
		(12.8)	(12.5)	(13.0)	(11.2)	(15.9)
	2. Industry	6,97,339	8,66,875	10,54,390	1,69,536	1,87,515
		(38.7)	(39.4)	(40.5)	(42.2)	(46.9)
	3. Services	4,20,766	5,53,185	6,46,765	1,32,419	93,580
		(23.4)	(25.1)	(24.9)	(33.0)	(23.4)
	3.1 Transport Operators	28,332	37,818	39,302	9,486	1,484
		(1.6)	(1.7)	(1.5)	(2.4)	(0.4)
	3.2 Computer Software	5,156	8,251	9,687	3,095	1,436
		(0.3)	(0.4)	(0.4)	(0.8)	(0.4)
	3.3 Tourism and Hotels and Restaurants	9,797	12,205	13,625	2,408	1,420
		(0.5)	(0.6)	(0.5)	(0.6)	(0.4)
	3.4 Shipping	6,860	7,557	9,417	697	1,860
		(0.4)	(0.3)	(0.4)	(0.2)	(0.5)
	3.5 Professional Services	23,932	27,133	45,373	3,201	18,240
		(1.3)	(1.2)	(1.7)	(0.8)	(4.6)
	3.6 Trade	1,06,662	1,23,721	1,44,377	17,059	20,656
		(5.9)	(5.6)	(5.5)	(4.2)	(5.2)
	3.6.1 Wholesale Trade (other than food procurement)	50,143	55,702	67,425	5,559	11,723
		(2.8)	(2.5)	(2.6)	(1.4)	(2.9)
	3.6.2 Retail Trade	56,519	68,019	76,951	11,500	8,932
		(3.1)	(3.1)	(3.0)	(2.9)	(2.2)
	3.7 Real Estate Loans	44,079	63,314	91,575	19,235	28,261
		(2.4)	(2.9)	(3.5)	(4.8)	(7.1)
	3.8 Non-Banking Financial Companies	48,924	79,018	98,853	30,094	19,835
		(2.7)	(3.6)	(3.8)	(7.5)	(5.0)
	3.9 All Other Services	1,47,024	1,94,168	1,94,556	47,144	388
		(8.2)	(8.8)	(7.5)	(11.7)	(0.1)
	4. Personal Loans	4,52,758	5,07,488	5,62,479	54,730	54,991
		(25.1)	(23.0)	(21.6)	(13.6)	(13.8)
	4.1 Consumer Durables	9,189	8,799	8,187	-390	-612
		(0.5)	(0.4)	(0.3)	(-0.1)	(-0.2)
	4.2 Housing	2,30,990	2,57,792	2,76,957	26,802	19,165
		(12.8)	(11.7)	(10.6)	(6.7)	(4.8)
	4.3 Advances against Fixed Deposits (including FCNR (B), NRNR Deposits, etc.)	40,835	45,005	48,676	4,170	3,671
		(2.3)	(2.0)	(1.9)	(1.0)	(0.9)
	4.4 Advances to individuals against share, bonds, etc.	4,876	4,177	2,286	-699	-1,891
		(0.3)	(0.2)	(0.1)	(-0.2)	(-0.5)
	4.5 Credit Card Outstandings	18,299	26,393	28,000	8,094	1,607
		(1.0)	(1.2)	(1.1)	(2.0)	(0.4)
	4.6 Education	15,208	20,532	28,579	5,324	8,047
		(0.8)	(0.9)	(1.1)	(1.3)	(2.0)
	4.7 Other Personal Loans	1,33,361	1,50,658	1,69,795	17,297	19,137
		(7.4)	(6.8)	(6.5)	(4.3)	(4.8)
	<i>Memo:</i>					
	5. Priority Sector	6,35,966	7,47,380	9,15,886	1,11,414	1,68,506
		(35.3)	(33.9)	(35.2)	(27.7)	(42.2)
	5.1 Agriculture & Allied Activities	2,30,377	2,75,342	3,38,656	44,965	63,314
		(12.8)	(12.5)	(13.0)	(11.2)	(15.9)
	5.2 Micro & Small Enterprises *	N.A.	2,04,892	2,59,998	-	55,106
			(9.3)	(10.0)		(13.8)
	5.3 Housing	1,60,343	1,91,878	2,03,154	31,535	11,276
		(8.9)	(8.7)	(7.8)	(7.9)	(2.8)

* : Micro & Small Enterprises include manufacturing as well as service enterprises.

N.A. : Not Available.

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. Gross bank 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.