

APPENDIX TABLE 20 : SECTORAL DEPLOYMENT OF GROSS BANK CREDIT

(Amount in Rupees crore)

Sector	Outstanding as on			Variations during			
	March 31, 2007	March 28, 2008	March 27, 2009	2007-08		2008-09	
				Absolute	Per cent	Absolute	Per cent
1	2	3	4	5	6	7	8
I Gross Bank Credit (II + III)	18,48,187	22,47,289	26,48,501	3,99,102	21.6	4,01,212	17.9
II Food Credit	46,947	44,399	46,211	-2548	-5.4	1,812	4.1
III Non-Food Gross Bank Credit (1 to 4)	18,01,240	22,02,890	26,02,290	4,01,650	22.3	3,99,400	18.1
1. Agriculture & Allied Activities	2,30,377	2,75,343	3,38,656	44,966	19.5	63,313	23.0
2. Industry	6,97,339	8,66,875	10,54,390	1,69,536	24.3	1,87,515	21.6
3. Services	4,20,766	5,53,185	6,46,765	1,32,419	31.5	93,580	16.9
<i>of which</i>							
3.1 Transport Operators	28,332	37,818	39,302	9,486	33.5	1,484	3.9
3.2 Professional and Other Services	23,932	27,133	45,373	3,201	13.4	18,240	67.2
3.3 Trade	1,06,662	1,23,721	1,44,377	17,059	16.0	20,656	16.7
3.4 Real Estate Loans	44,079	63,314	91,575	19,235	43.6	28,261	44.6
3.5 Non-Banking Financial Companies	48,924	79,018	98,853	30,094	61.5	19,835	25.1
4. Personal Loans	4,52,758	5,07,488	5,62,479	54,730	12.1	54,991	10.8
<i>of which</i>							
4.1 Consumer Durables	9,189	8,799	8,187	-390	-4.2	-612	-7.0
4.2 Housing @	2,30,990	2,57,792	2,76,957	26,802	11.6	19,165	7.4
4.3 Advances against Fixed Deposits (including FCNR(B), NRNR Deposits, etc.)	40,835	45,005	48,676	4,170	10.2	3,671	8.2
4.4 Credit Card Outstandings	18,299	26,393	28,000	8,094	44.2	1,607	6.1
4.5 Education	15,208	20,532	28,579	5,324	35.0	8,047	39.2
<i>Memo:</i>							
5. Priority Sector of which	6,35,966	7,47,380	9,15,886	1,11,414	17.5	1,68,506	22.5
Housing#	1,60,343	1,91,878	2,03,154	31,535	19.7	11,276	5.9

@ : Direct housing loans.

# : Direct as well as indirect housing loans.

**Note :** 1. Data are provisional and relate to select banks. Data also include the effects of mergers of Bharat Overseas Bank with Indian Overseas Bank, American Express Bank with Standard Chartered Bank and State Bank of Suarashtra with State Bank of India.

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