

Appendix Table III.8 : Sectoral Deployment of Gross Bank Credit

(Amount in Rupees crore)

| Sector | Outstanding as on March 23, 2001 | Variations | |
|--|-------------------------------------|---------------|---------------|
| | | 2000-01 | 1999-2000 |
| 1 | 2 | 3 | 4 |
| I. Gross Bank Credit (1+2) | 4,69,153 | 68,335 | 58,806 |
| 1. Public Food Procurement Credit | 39,991 | 14,300 | 8,875 |
| 2. Non-food Gross Bank Credit (A+B+C+D) | 4,29,162 | 54,035 | 49,931 |
| A. Priority Sectors | 1,53,861 | 22,034 | 17,216 |
| a) Agriculture | 51,587 | 7,206 | 4,747 |
| b) Small Scale Industries | 55,925 | 3,111 | 4,331 |
| c) Other Priority Sectors | 46,349 | 11,717 | 8,138 |
| B. Industry (Medium and Large) | 1,62,582 | 15,263 | 16,803 |
| C. Wholesale Trade (other than food procurement) | 20,396 | 3,578 | 2,853 |
| D. Other Sectors | 92,323 | 13,160 | 13,059 |
| <i>of which :</i> | | | |
| i. Housing | 16,137 | 2,037 | 2,696 |
| ii. Consumer Durables | 5,563 | 1,708 | 765 |
| iii. Non-Banking Financial Companies | 7,812 | 634 | 1,096 |
| iv. Loans to Individuals against shares and debentures/bonds | 1,694 | -452 | 521 |
| v. Real Estate Loans | 1,783 | 139 | 19 |
| vi. Other Non-Priority Sector Personal Loans | 18,027 | 2,618 | 3,120 |
| vii. Advances against Fixed Deposits | 19,785 | 909 | 3,770 |
| viii. Tourism and Tourism related Hotels | 996 | 96 | 288 |
| II. Export Credit | 45,321 | 6,203 | 3,227 |
| (included under item I.2) | | (11.5) | (6.5) |
| III. Net Bank Credit | 4,67,206 | 69,001 | 58,728 |
| (including inter-bank participation) | | | |

- Note:**
1. Data are provisional and relate to 50 selected scheduled commercial banks (49 for March 2001) which account for about 90-95 per cent of Bank Credit of all scheduled commercial banks. Gross Bank Credit includes bills rediscounted with the RBI, IDBI, EXIM Bank and other approved financial institutions and Net Bank Credit data include inter-bank participations. Net bank credit data are exclusive of bills rediscounted with the RBI, IDBI, EXIM Bank and other approved financial institutions.
 2. Data on priority sector advances at item 2A do not include investments in special bonds of specified institutions and investment in venture capital which are treated as eligible for inclusion under priority sector lending.
 3. Net bank credit used for computation of priority sector lending targets as given in *para* 3.38 etc. is net bank credit as defined at item III above less FCNR (B) and NRNR deposits.
 4. Figures in brackets are proportions to incremental non-food gross bank credit.