

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

(Amount in Rupees crore)

Sector	Outstanding as on			Variations	
	March 21, 2003 *	March 22, 2002	March 23, 2001	2002-03	2001-02
1	2	3	4	5	6
<b>I. Gross Bank Credit (1+2)</b>	<b>6,16,906</b>	<b>5,36,727</b>	<b>4,69,153</b>	<b>80,179</b>	<b>67,574</b>
1. Public Food Procurement Credit	49,479	53,978	39,991	-4,499	13,987
2. Non-food Gross Bank Credit	5,67,427	4,82,749	4,29,162	84,678	53,587
				(100.0)	(100.0)
A. Priority Sectors ##	2,03,799	1,75,259	1,54,414	28,540	20,845
				(33.7)	(38.9)
a) Agriculture	71,609	60,761	51,922	10,848	8,839
				(12.8)	(16.5)
b) Small Scale Industries	60,486	57,199	56,002	3,287	1,197
				(3.9)	(2.2)
c) Other Priority Sectors	71,704	57,299	46,490	14,405	10,809
				(17.0)	(20.2)
B. Industry (Medium and Large)	2,00,335	172,324	1,62,837	28,011	9,487
				(33.1)	(17.7)
C. Wholesale Trade (other than food procurement)	22,398	20,459	17,845	1,939	2,614
				(2.3)	(4.9)
D. Other Sectors	1,40,895	1,14,707	94,066	26,188	20,641
				(30.9)	(38.5)
<i>of which :</i>					
a) Housing	34,654	22,346	16,143	12,308	6,203
b) Consumer Durables	6,904	7,015	5,566	-111	1,449
c) Non-Banking Financial Companies	14,052	9,653	7,810	4,399	1,843
d) Loans to Individuals against Shares and Debentures/Bonds	1,762	1,520	1,697	242	-177
e) Real Estate Loans	3,098	2,596	1,766	502	830
f) Other Non-Priority Sector Personal Loans	26,089	23,402	18,064	2,687	5,338
g) Advances against Fixed Deposits	22,701	21,243	19,942	1,458	1,301
h) Tourism and Tourism related Hotels	1,806	1,540	996	266	544
<b>II. Export Credit</b>	<b>49,402</b>	<b>42,978</b>	<b>43,321</b>	<b>6,424</b>	<b>-343</b>
[included under item I(2)]				(7.6)	(-0.6)
<b>III. Net Bank Credit</b>	<b>6,16,085</b>	<b>5,35,063</b>	<b>4,67,206</b>	<b>81,022</b>	<b>67,857</b>
(including inter-bank participations)					

## The data in this statement may not agree with those quoted elsewhere in the report as the data base are different.

\* Excluding the impact of the merger of ICICI with ICICI Bank.

**Note :**

1. Data are provisional and relate to 49 selected scheduled commercial banks (48 SCBs in March 2003) which account for about 90 per cent of bank credit of all scheduled commercial banks. Gross bank credit data include bills rediscounted with RBI, IDBI, EXIM Bank, other approved financial institutions and inter-bank participations. Net bank credit data are exclusive of bills rediscounted with RBI, IDBI, EXIM Bank and other approved financial institutions.

2. Figures in brackets are proportions to incremental non-food gross bank credit.