

## APPENDIX TABLE 22 : SECTORAL DEPLOYMENT OF GROSS BANK CREDIT

(Amount in Rupees crore)

Sector	Outstanding as on			Variations during			
	March 19, 2004	March 18, 2005	March 31, 2006	2004-05		2005-06	
				Absolute	Per cent	Absolute	Per cent
1	2	3	4	5	6	7	8
I. Gross Bank Credit (II + III)	764383	1040909	1445837	193229	25.3	404928	38.9
II. Food Credit	35961	41121	40691	5160	14.3	-430	-1.0
III. Non-Food Gross Bank Credit (1 to 6)	728422	999788	1405146	188069	25.8	405358	40.5
1. Agriculture and Allied Activities	90541	125250	172292	31774	35.1	47042	37.6
2. Industry (Small, Medium and Large)	313065	426892	549057	62014	19.8	122165	28.6
of which, Small Scale Industries	65855	74588	90239	8051	12.2	15651	21.0
3. Services	n.a.	30584	48137	n.a.	n.a.	17553	57.4
3.1 Transport Operators	n.a.	9599	16101	n.a.	n.a.	6502	67.7
3.5 Professional and Other Services	n.a.	13261	16070	n.a.	n.a.	2809	21.2
4. Personal Loans	n.a.	245080	353777	n.a.	n.a.	108697	44.4
4.1 Consumer Durables	8274	9083	8783	108	1.3	-300	-3.3
4.2 Housing	n.a.	128728	186429	n.a.	n.a.	57701	44.8
of which, Priority Sector Housing	n.a.	90848	133360	n.a.	n.a.	42512	46.8
4.3 Advances against Fixed Deposits (including FCNR (B), NRNR Deposits etc.)	26346	29850	34897	3259	12.4	5047	16.9
4.5 Credit Card Outstandings	n.a.	5760	9177	n.a.	n.a.	3417	59.3
4.6 Education	n.a.	5119	10057	n.a.	n.a.	4938	96.5
5. Trade	24867	57948	81402	31262	125.7	23454	40.5
6. Others	299949	114034	200481	n.a.	n.a.	86447	75.8
6.1 Real Estate Loans	5577	13302	26682	7622	136.7	13380	100.6
6.2 Non-Banking Financial Companies	16802	22484	30942	2501	14.9	8458	37.6
<i>Memo Item:</i>							
7. Priority Sector	263834	381476	509910	106235	40.3	128434	33.7

n. a. : Not available.

- Note :**
1. Data are provisional and pertain to 52 selected scheduled commercial banks for March 2005 and March 2006 as compared to 47 banks for March 2004.
  2. Gross bank credit data include bills rediscounted with Reserve Bank, IDBI, EXIM Bank, other approved financial institutions and inter-bank participations.
  3. Owing to reclassification of sectors/industries and increase in coverage of banks, data for 2005-06 are not strictly comparable with earlier data.
  4. Data on housing loans for 2005-06 are also inclusive of loans less than 15 lakhs.
  5. Figures in parentheses for 2004-05 pertain only to housing loans of above Rs. 15 lakh.
  6. Data in this statement may not match with those quoted elsewhere in the report due to differences in the data source.