

APPENDIX TABLES

APPENDIX TABLE 20 : SECTORAL DEPLOYMENT OF GROSS BANK CREDIT

(Amount in Rupees crore)

Sector	Outstanding as on			Variations during			
	March 18, 2005	March 31, 2006	March 30, 2007	2005-06		2006-07	
				Absolute	Per cent	Absolute	Per cent
1	2	3	4	5	6	7	8
I. Gross Bank Credit (II + III)	10,45,954	14,43,920	18,41,878	3,97,966	38.0	3,97,958	27.6
II. Food Credit	41,121	40,691	46,521	-430	-1.0	5,830	14.3
III. Non-Food Gross Bank Credit (1 to 4)	10,04,833	14,03,229	17,95,357	3,98,396	39.6	3,92,128	27.9
1. Agriculture & Allied Activities	1,24,269	1,73,875	2,30,180	49,606	39.9	56,305	32.4
2. Industry (Small, Medium and Large)	4,23,136	5,49,940	6,91,483	1,26,804	30.0	1,41,543	25.7
3. Services	2,01,080	3,19,334	4,18,191	1,18,254	58.8	98,857	31.0
3.1. Transport Operators	8,396	17,341	26,416	8,945	106.5	9,075	52.3
3.2. Professional and Other Services	9,656	15,283	23,782	5,627	58.3	8,499	55.6
3.3. Trade	58,195	83,428	1,08,041	25,233	43.4	24,613	29.5
3.4. Real Estate Loans	13,546	26,693	45,328	13,147	97.1	18,635	69.8
3.5. Non-Banking Financial Companies	22,807	34,270	48,496	11,463	50.3	14,226	41.5
4. Personal Loans	2,56,348	3,60,081	4,55,503	1,03,733	40.5	95,422	26.5
4.1. Consumer Durables	8,976	7,101	9,151	-1,875	-20.9	2,050	28.9
4.2. Housing@	1,33,908	1,85,181	2,30,689	51,273	38.3	45,508	24.6
4.3. Advances Against Fixed Deposits (including FCNR (B), NRNR Deposits etc.)	29,774	34,283	40,455	4,509	15.1	6,172	18.0
4.4. Credit Card Outstandings	6,432	9,086	13,316	2,654	41.3	4,230	46.6
4.5. Education	5,680	9,962	15,020	4,282	75.4	5,058	50.8
<i>Memo:</i>							
5. Priority Sector	3,74,953	5,10,175	6,32,647	1,35,222	36.1	1,22,472	24.0
of which, Housing #	90,298	1,33,200	1,61,832	42,902	47.5	28,632	21.5

@ : Direct housing loans.

: Direct as well as indirect housing loans.

Note: 1. Data are provisional and relate to select scheduled commercial banks.

2. Owing to change in classification of sectors, data for 2006 onwards are not comparable with the earlier periods.

3. Year-on-year variations during 2005-06 cover data for 27 fortnights as against 26 fortnights in 2006-07.

4. Gross bank credit data include bills rediscounted with Reserve Bank, EXIM Bank, other approved financial institutions and inter-bank participations.