

APPENDIX TABLE 20 : SECTORAL DEPLOYMENT OF GROSS BANK CREDIT

(Amount in Rupees crore)

Sector				Variations during			
	March 31,	March 31,	March 28,	2006-07		2007-08	
	2006	2007	2008	Absolute	Per cent	Absolute	Per cent
1	2	3	4	5	6	7	8
I Gross Bank Credit (II + III)	14,45,531	18,48,166	22,47,437	40,2,635	27.9	3,99,271	21.6
II Food Credit	40,691	46,927	44,399	6,236	15.3	-2,528	-5.4
III Non-Food Gross Bank Credit (1 to 4)	14,04,840	18,01,239	22,03,038	3,96,399	28.2	4,01,799	22.3
1 Agriculture & Allied Activities	1,73,972	2,30,398	2,73,658	56,426	32.4	43,260	18.8
2 Industry (Small,Medium & Large)	5,50,444	6,97,334	8,71,900	1,46,890	26.7	1,74,566	25.0
3 Services	3,20,177	4,16,773	5,46,516	96,596	30.2	1,29,743	31.1
3.1. Transport Operators	17,341	26,519	37,447	9,178	52.9	10,928	41.2
3.2. Professional and Other Services	15,283	23,926	29,756	8,643	56.6	5,830	24.4
3.3. Trade	83,535	1,06,612	1,22,297	23,077	27.6	15,685	14.7
3.4. Real Estate Loans	26,723	45,206	62,276	18,483	69.2	17,070	37.8
3.5. Non-Banking Financial Companies	34,305	49,027	75,301	14,722	42.9	26,274	53.6
4 Personal Loans	3,60,248	4,56,734	5,05,390	96,486	26.8	48,656	10.7
4.1. Consumer Durables	7,106	9,189	8,663	2,083	29.3	-526	-5.7
4.2. Housing @	1,85,203	2,30,994	2,55,653	45,791	24.7	24,659	10.7
4.3. Advances against Fixed Deposits (including FCNR (B), NRNR Deposits etc.)	34,417	40,239	45,031	5,822	16.9	4,792	11.9
4.4. Credit Card Outstandings	9,086	13,416	19,259	4,330	47.7	5,843	43.6
4.5. Education	9,962	15,209	20,547	5,247	52.7	5,338	35.1
<i>Memo:</i>							
5 Priority Sector	5,10,738	6,34,142	7,38,686	1,23,404	24.2	1,04,544	16.5
of which, Housing#	1,33,200	1,60,345	1,82,646	27,145	20.4	22,301	13.9

@ : Direct housing loans.

: Direct as well as indirect housing loans.

Note : 1. Data are provisional and relate to select scheduled commercial banks. Data also include the figures of Bharat Overseas Bank, which was merged with Indian Overseas Bank on March 31, 2007.

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