

TABLE 5.6 : SECTOR-WISE GROSS BANK CREDIT OF SCHEDULED COMMERCIAL BANKS — 2004-05

(Amount in Rs. crore)

Sector	As on the last reporting Friday of						
	March 2004	April 2004	May 2004	June 2004	July 2004	August 2004	September 2004
	(1)	(2)	(3)	(4)	(5)	(6)	
1. Gross Bank Credit (2+3)	764383	783808	782242	792906	793603	813281	830084
2. Public Food Procurement Credit	35961	42998	43512	43061	42292	39926	38189
3. Non-Food Gross Bank Credit	728422	740810	738730	749845	751311	773355	791895
a) Priority Sectors #	263834	260280	261555	266594	271490	276046	284064
i. Agriculture	90541	87541	87870	89803	91713	93995	97709
ii. Small Scale Industries	65855	64512	64091	64409	63312	63237	65571
iii. Other Priority Sectors	107438	108227	109594	112382	116465	118814	120784
b) Industry (Medium & Large)	247210	253045	252078	255292	251873	260721	265316
c) Whole Sale Trade (Other than food procurement)	24867	25411	24929	26046	25725	25898	27108
d) Other Sectors	192511	202074	200168	201913	202223	210690	215407
of which :							
i. Housing	51981	54110	55659	58993	62061	62483	64903
ii. Consumer Durables	8274	8175	8122	7554	7229	7724	7403
iii. Non-Banking Financial Companies	16802	18148	17402	16740	15043	16133	16288
iv. Loans to Individuals against shares and debentures/bonds	2020	2510	2557	1543	1629	1670	1893
v. Real Estate Loans	5577	5496	5805	6632	6422	6379	7795
vi. Other Non-Priority Sector Personal Loans	35165	36752	36396	40900	42843	45656	46935
vii. Advances against fixed Deposits (including FCNR(B), NRNR Deposits etc.)	26346	25458	24877	24757	23775	24482	24899
viii. Tourism and Tourism related Hotels	3269	3304	3157	3323	3138	3244	2974
4. Net Bank Credit *	763855	783261	781842	792417	793106	812843	829574
Inter-Bank participations **	707264	728764	726260	736647	736965	757486	775461
5. Export Credit (included under item 3)	57687	57843	57685	57681	57840	57652	56798
6. Import Credit (included under item 3)	7128	6920	7763	9134	9093	7724	8183

Notes

1. Data are provisional and relate to 47 selected scheduled commercial banks which account for 90 per cent of bank credit of all scheduled commercial banks.
 2. Gross Bank Credit data include bills rediscounted with RBI, IDBI, Exim Bank, Other approved financial institutions and inter bank participations.
 3. Net Bank Credit data are exclusive of bills rediscounted with RBI, IDBI, EXIM Bank and other approved financial Institutions.
- # Excluding investment in eligible securities.
- * Including Deposits under NRNR/FCNR(B).
- ** Excluding Deposits under NRNR/FCNR(B).

Source : Monetary Policy Department, RBI.

TABLE 5.6 : SECTOR-WISE GROSS BANK CREDIT OF SCHEDULED COMMERCIAL BANKS — 2004-05 (Concl'd.)

(Amount in Rs. crore)

Sector	As on the last reporting Friday of					
	October 2004	November 2004	December 2004	January 2005	February 2005	March 2005
	(8)	(9)	(10)	(11)	(12)	(13)
1. Gross Bank Credit (2+3)	860187	874888	893838	904463	924337	972587
2. Public Food Procurement Credit	39711	42380	43779	41939	41482	41121
3. Non-Food Gross Bank Credit	820476	832508	850059	862524	882855	931466
a) Priority Sectors #	290015	299484	308547	312137	320669	345627
i. Agriculture	101808	102508	105368	107696	111452	122370
ii. Small Scale Industries	67177	66359	68174	69066	70457	76114
iii. Other Priority Sectors	121030	130617	135005	135375	138760	147143
b) Industry (Medium & Large)	272626	275892	276446	279484	282152	290186
c) Whole Sale Trade (Other than food procurement)	32447	29659	30964	31468	32144	33814
d) Other Sectors	225388	227473	234103	239435	247890	261839
of which :						
i. Housing	68069	68680	70246	72562	74112	75173
ii. Consumer Durables	7316	7889	8027	8063	8308	8655
iii. Non-Banking Financial Companies	17406	16977	17016	16778	16891	18610
iv. Loans to Individuals against shares and debentures/bonds	1956	1667	1745	1818	1885	2390
v. Real Estate Loans	8240	8564	9137	9727	9827	10612
vi. Other Non-Priority Sector Personal Loans	46505	51769	50708	51417	51358	58812
vii. Advances against fixed Deposits (including FCNR(B), NRNR Deposits etc.)	25695	25197	26019	25761	25774	29310
viii. Tourism and Tourism related Hotels	3436	3255	3364	3402	3603	3455
4. Net Bank Credit *	859791	874511	893517	904097	923969	971809
Inter-Bank participations **	806086	821272	841434.3	852705	873166	921219
5. Export Credit (included under item 3)	59222	62677	63124	62109	63262	65914
6. Import Credit (included under item 3)	8321	9339	8704	8443	8392	8307

Notes

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 3. Net Bank Credit data are exclusive of bills rediscounted with RBI, IDBI, EXIM Bank and other approved financial Institutions.
- # Excluding investment in eligible securities.
- * Including Deposits under NRNR/FCNR(B).
- ** Excluding Deposits under NRNR/FCNR(B).

Source : Monetary Policy Department, RBI.