

SELECTIVE CREDIT CONTROL

Selective credit control

The RBI has been operating selective controls since 1956 in respect of certain commodities which are in short supply. These controls are being enforced with the objective to discourage the use of bank finance so as to check an undue rise in their prices.

Advances against: Foodgrains, pulses, Oilseeds, Vegetable oils, Sugar, Cotton and Kapas have been covered by selective credit control.

The framework of selective credit consists of following instruments:

1. Fixation of party-wise ceiling on credit.
2. Imposition of minimum margin.
3. Fixation of minimum lending rate.



Selective credit controls are a type of credit control measure used by central banks to influence the allocation of credit to specific sectors of the economy. These controls are designed to encourage or discourage lending to particular sectors, industries or activities. Here are some examples of selective credit controls:

1. **Sectoral credit ceilings:** This is a measure where the central bank sets limits on the amount of credit that banks can extend to specific sectors of the economy. The objective is to control the growth of credit in sectors that are deemed to be overheating or risky.
2. **Differential interest rates:** This measure involves setting different interest rates for different sectors of the economy. For example, the central bank may offer lower interest rates for loans extended to sectors such as agriculture or small businesses, while offering higher interest rates for loans extended to sectors that are deemed to be risky or speculative.
3. **Directed credit programs:** This measure involves the central bank working with commercial banks to create targeted credit programs for specific sectors of the economy. For example, the central bank may work with commercial banks to create special loan programs for the agricultural sector or for small businesses.

Studies In Selective Credit Policies

Michal Rosen-Zvi



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Money and Monetary Policy in Less Developed Countries A Survey of Issues and Evidence focuses on monetary policy the financial intermediation process and the role of money in economic development in less developed countries LDCs Topics covered include financial development and economic growth in underdeveloped countries instruments and techniques used in the implementation of monetary policy and econometric policy models This book is comprised of 46 chapters and begins with a discussion on the main lines of thought in the field of money and monetary policy in LDCs with emphasis on the significant empirical results The reader is then introduced to the role of money in the development process production and monetization in the subsistence sector some aspects of financial policies and central banking in developing countries and the efficacy of monetary rules for LDCs The subsequent chapters explore monetary policy instruments such as interest rates credit controls and exchange rates credit policy and the balance of payments in developing countries and price and output behavior in the Indian economy from 1951 to 1973 A semiannual macroeconomic model of the Philippines for the period 1967 1976 is also described This monograph will be a valuable resource for economists economic policymakers and central bankers as well as students

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