

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

**United States. Congress. House.
Committee on Government
Operations. Commerce, Consumer,
and Monetary Affairs Subcommittee**

Studies In Selective Credit Policies:

Studies in Selective Credit Policies Ira Kaminow, James M. O'Brien, 1975 Selective Credit Policies in the SEACEN Countries Gerardo S. Tison, 1986 *Financing Problems of Developing Countries* Armin Gutowski, A. A. Arnaudo, Hans-Eckart Scharrer, 1985-06-18 **Conference on the Economics of Federal Credit Activity, April 10-11, 1980**, 1980 *Conference on the Economics of Federal Credit Activity, April 10-11, 1980: Papers*, 1981 **Money and Monetary Policy in Less Developed Countries** Warren L. Coats, Deena R. Khatkhate, 2014-05-19

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

IMF Staff papers International Monetary Fund. Research Dept., 1986-01-01 This paper examines how the effects of fiscal policies are transmitted internationally The analysis emphasizes that fiscal shifts of recent years constitute major disturbances to saving and investment flows An increase in a country's fiscal deficit corresponds to a higher level of public sector dissaving For increased foreign saving to enter through the capital account the current account deficit must rise via an appreciating real exchange rate An autonomous rise in investment such as that induced by US tax measures passed in 1981 1982 produces qualitatively similar effects in the short run Simulations suggest that a permanent fiscal deficit reduction of 1 percent of capacity output in any one of the three largest industrial countries produces a significant decline in real interest rates and a large initial depreciation in that country's currency US tax incentives for investment would induce higher interest rates and an appreciated dollar Simulations of the combined effects of increased US investment and observed movements in inflation adjusted deficits in all three countries in 1981 1985 suggest that substantial fractions of these interest and exchange rate movements were related to shifts in fiscal policy

FINE: Depository institutions and housing. Regulation of depository institutions, 1976 *Toward an Analysis of the Farmers Home Administration's Direct and Guaranteed Farm Loan Programs* William McD. Herr, 1991 **The Deregulation of the Banking and**

Securities Industries Lawrence G. Goldberg, Lawrence J. White, 2003 This is a reprint of a previously published book It is composed of a series of papers written for a two day conference at NYU in 1978 dealing with the problems involved in the deregulation of the banking and securities industries *Federal Credit Programs* United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 1979 **Special Study on Economic Change: Federal finance: the pursuit of American goals**, 1980 **The Business Cycle and Public Policy, 1929-80**, 1980 Special Study on Economic Change: Federal finance : the pursuit of American goals ... December 23, 1980, 1980 *To Extend the Credit Control Act* United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Consumer Affairs and Coinage, 1982 *The New Suburban History* Kevin M. Kruse, Thomas J. Sugrue, 2006-07-15 Introduction The new suburban history Kevin M Kruse and Thomas J Sugrue Marketing the free market state intervention and the politics of prosperity in metropolitan America David M P Freund Less than plessy the inner city suburbs and state sanctioned residential segregation in the age of Brown Arnold R Hirsch Uncovering the city in the suburb Cold War politics scientific elites and high tech spaces Margaret Pugh O Mara How hell moved from the city to the suburbs urban scholars and changing perceptions of authentic community Becky Nicolaides The house I live in race class and African American suburban dreams in the postwar United States Andrew Wiese Socioeconomic integration in the suburbs from reactionary populism to class fairness in metropolitan Charlotte Matthew D Lassiter Prelude to the tax revolt the politics of the tax dollar in postwar California Robert O Self Suburban growth and its discontents the logic and limits of reform on the postwar Northeast corridor Peter Siskind Reshaping the American dream immigrants ethnic minorities and the politics of the new suburbs Michael Jones Correa The legal technology of exclusion in metropolitan America Gerald Frug *Amending the Credit Control Act* United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 1979 *Financial Institutions and the Nation's Economy*, 1976 **Interest Rate Regulation on Small Savings Accounts** United States. Congress. House. Committee on Government Operations. Commerce, Consumer, and Monetary Affairs Subcommittee, 1979 Financial Institutions and the Nation's Economy: Depository institutions and housing, 1976

The book delves into Studies In Selective Credit Policies. Studies In Selective Credit Policies is a vital topic that must be grasped by everyone, ranging from students and scholars to the general public. This book will furnish comprehensive and in-depth insights into Studies In Selective Credit Policies, encompassing both the fundamentals and more intricate discussions.

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k x

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