

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

(Amount in ₹ crore)

Sector	April	May	June	July	August	September
	2010	2010	2010	2010	2010	2010
	(1)	(2)	(3)	(4)	(5)	(6)
Non-food Credit (1+2+3+4)	3010638	3021481	3100217	3135490	3139296	3199151
1. Agriculture & Allied Activities	404354	399494	402222	396394	395386	401933
2. Industry (Micro & Small, Medium and Large)	1299891	1308721	1366864	1385889	1387579	1417200
2.1 Micro & Small	207321	206430	208793	210621	211607	213741
2.2 Medium	134248	134924	142023	147527	148166	148768
2.3 Large	958322	967367	1016048	1027741	1027806	1054691
3. Services	722606	724263	738263	747691	747454	764823
3.1 Transport Operators	52540	52170	52372	54034	53128	53876
3.2 Computer Software	13258	13623	12696	13863	13975	15281
3.3 Tourism, Hotels & Restaurants	20103	21262	21843	22270	22905	24343
3.4 Shipping	8943	8977	9077	9394	9365	9036
3.5 Professional Services	47404	49549	50195	51717	51399	53370
3.6 Trade	162492	160985	166176	167930	168515	170606
3.6.1 Wholesale Trade (other than food procurement)	87396	87890	90830	92623	93081	93550
3.6.2 Retail Trade	75096	73095	75346	75306	75434	77056
3.7 Commercial Real Estate	93957	95659	92023	99251	99044	101662
3.8 Non-Banking Financial Companies (NBFCs)	111700	111037	117160	111301	112684	125667
3.9 Other Services	212209	211000	216720	217929	216437	210982
4. Personal Loans	583788	589003	592868	605516	608878	615195
4.1 Consumer Durables	8544	8138	8344	9014	9142	9083
4.2 Housing (Including Priority Sector Housing)	301156	305325	306819	313455	315845	317150
4.3 Advances against Fixed Deposits (Including FCNR (B), NRNR Deposits etc.)	48212	47032	48552	48565	49038	51379
4.4 Advances to Individuals against share, bonds, etc.	2734	2847	2681	2621	2422	2571
4.5 Credit Card Outstanding	20012	19579	19253	18609	19064	18509
4.6 Education	36921	36961	37787	39563	40463	40944
4.7 Vehicle Loans	64668	65257	66989	68343	69266	70374
4.8 Other Personal Loans	101540	103866	102443	105346	103638	105187
5. Priority Sector	1085021	1065619	1067919	1070184	1058285	1120343
5.1 Agriculture & Allied Activities	404354	399494	402222	396394	395386	401933
5.2 Micro & Small Enterprises	377913	375134	376447	384214	387130	394604
5.2(a) Manufacturing	207321	206430	208793	210621	211607	213741
5.2(b) Services	170592	168703	167654	173593	175523	180863
5.3 Housing	219360	221348	220294	223807	225121	224542
5.4 Micro-Credit	22085	21664	22525	24094	25679	23428
5.5 Education Loans	36431	36196	38767	38927	39612	40220
5.6 State - sponsored Orgs. for SC/ST	2077	2118	1905	2417	2515	2486
5.7 Weaker Sections	179226	179063	177825	182401	182086	185409
5.8 Export Credit	28314	31301	31163	31931	32892	33060

Notes : 1. Data are provisional and relate to select scheduled commercial banks which account for more than 95 per cent of bank credit of all scheduled commercial banks.
2. Gross bank credit data include bills rediscounted with Reserve Bank, EXIM Bank, other approved financial institutions and inter-bank participations.
Excluding investment in eligible securities.
@ Export credit under priority sector is eligible for foreign banks only.

Source : Monetary Policy Department, RBI

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

(Amount in ₹ crore)

Sector	October 2010	November 2010	December 2010	January 2011	February 2011	March 2011
	(7)	(8)	(9)	(10)	(11)	(12)
Non-food Credit (1+2+3+4)	3246448	3315303	3391860	3485315	3549744	3667354
1. Agriculture & Allied Activities	406404	411816	421316	438129	438340	460333
2. Industry (Micro & Small, Medium and Large)	1429798	1465477	1501367	1539830	1579540	1620849
2.1 Micro & Small	212993	215635	220929	217319	213820	229101
2.2 Medium	150377	153227	158917	165557	174772	184599
2.3 Large	1066428	1096616	1121522	1156953	1190948	1207148
3. Services	784572	802697	827182	846835	859779	900801
3.1 Transport Operators	56200	56311	57098	57694	58306	65463
3.2 Computer Software	15195	14853	15210	14792	14257	15085
3.3 Tourism, Hotels & Restaurants	25912	26470	26955	28149	28381	27729
3.4 Shipping	8321	8349	8573	9462	9543	9179
3.5 Professional Services	55918	56513	56286	57892	58597	60271
3.6 Trade	172777	174924	176879	182979	183293	186286
3.6.1 Wholesale Trade (other than food procurement)	93643	95002	96325	101231	101132	103584
3.6.2 Retail Trade	79134	79921	80554	81748	82161	82702
3.7 Commercial Real Estate	103932	105479	105427	105884	107889	111836
3.8 Non-Banking Financial Companies (NBFCs)	131059	134477	142885	153962	158738	175577
3.9 Other Services	215258	225321	237868	236021	240775	249376
4. Personal Loans	625675	635313	641994	660521	672085	685372
4.1 Consumer Durables	8807	8928	9038	9474	10023	10156
4.2 Housing (Including Priority Sector Housing)	324748	327391	332533	337387	342318	346110
4.3 Advances against Fixed Deposits (Including FCNR (B), NRRR Deposits etc.)	50791	53613	54866	55492	56956	60524
4.4 Advances to Individuals against share, bonds, etc.	2803	2935	2845	3360	3576	3613
4.5 Credit Card Outstanding	18478	18908	18198	18728	18598	18098
4.6 Education	41872	42412	42788	43657	43801	43710
4.7 Vehicle Loans	72090	73702	75245	77907	78894	79314
4.8 Other Personal Loans	106084	107425	106481	114515	117919	123847
5. Priority Sector	1135390	1148808	1169793	1171270	1206188	1239386
5.1 Agriculture & Allied Activities	406404	411816	421316	438129	438340	460333
5.2 Micro & Small Enterprises	403514	407872	416684	411627	416427	454995
5.2(a) Manufacturing	212993	215635	220929	217319	213820	229101
5.2(b) Services	190521	192238	195755	194308	202607	225894
5.3 Housing	228266	231575	233084	225812	226489	230686
5.4 Micro-Credit	28364	28308	29806	25077	25058	26895
5.5 Education Loans	40456	40818	41403	42484	42689	43026
5.6 State - sponsored Orgs. for SC/ST	2524	2540	2635	2053	2042	2048
5.7 Weaker Sections	185807	189079	190093	191514	191843	204332
5.8 Export Credit	30007	29335	31596	32385	31878	31821

Notes : 1. Data are provisional and relate to select scheduled commercial banks which account for more than 95 per cent of bank credit of all scheduled commercial banks.
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Excluding investment in eligible securities.
@ Export credit under priority sector is eligible for foreign banks only.

Source : Monetary Policy Department, RBI