

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

Sector	(Amount in ₹ Billion)					
	April	May	June	July	August	September
	2012	2012	2012	2012	2012	2012
	(1)	(2)	(3)	(4)	(5)	(6)
<b>Non-food Credit (1+2+3+4)</b>	<b>42950</b>	<b>43035</b>	<b>44032</b>	<b>43458</b>	<b>43593</b>	<b>43992</b>
<b>1 Agriculture &amp; Allied Activities</b>	<b>5440</b>	<b>5424</b>	<b>5508</b>	<b>5453</b>	<b>5439</b>	<b>5262</b>
<b>2 Industry (Micro &amp; Small, Medium and Large)</b>	<b>19382</b>	<b>19560</b>	<b>20006</b>	<b>19650</b>	<b>19856</b>	<b>20134</b>
2.1 Micro & Small	2395	2376	2416	2418	2438	2600
2.2 Medium	1237	1239	1178	1333	1317	1968
2.3 Large	15749	15944	16412	15899	16102	15566
<b>3 Services</b>	<b>10180</b>	<b>10078</b>	<b>10434</b>	<b>10301</b>	<b>10179</b>	<b>10408</b>
3.1 Transport Operators	784	781	779	791	788	777
3.2 Computer Software	145	143	147	147	148	149
3.3 Tourism, Hotels & Restaurants	326	331	338	337	342	344
3.4 Shipping	73	76	75	74	76	80
3.5 Professional Services	480	478	491	498	497	486
3.6 Trade	2259	2290	2363	2314	2305	2354
3.6.1 Wholesale Trade (other than food procurement)	1231	1262	1327	1290	1284	1309
3.6.2 Retail Trade	1028	1028	1036	1024	1021	1045
3.7 Commercial Real Estate	1143	1159	1160	1158	1158	1158
3.8 Non-Banking Financial Companies (NBFCs)	2442	2428	2542	2434	2402	2422
3.9 Other Services	2530	2392	2539	2548	2463	2636
<b>4 Personal Loans</b>	<b>7948</b>	<b>7974</b>	<b>8085</b>	<b>8055</b>	<b>8119</b>	<b>8188</b>
4.1 Consumer Durables	71	73	75	69	70	70
4.2 Housing (Including Priority Sector Housing)	4084	4099	4144	4148	4183	4213
4.3 Advances against Fixed Deposits (Including FCNR (B), NRNR Deposits etc.)	552	524	523	496	500	572
4.4 Advances to Individuals against share, bonds, etc.	32	29	28	28	27	29
4.5 Credit Card Outstanding	210	210	215	221	229	230
4.6 Education	500	501	509	520	528	535
4.7 Vehicle Loans	902	914	940	946	955	1027
4.8 Other Personal Loans	1598	1624	1652	1627	1628	1512
<b>5 Priority Sector</b>	<b>14039</b>	<b>13905</b>	<b>14045</b>	<b>14001</b>	<b>13997</b>	<b>14105</b>
5.1 Agriculture & Allied Activities	5440	5424	5508	5453	5439	5262
5.2 Micro & Small Enterprises	4939	4916	4937	4902	4900	5112
5.2(a) Manufacturing	2395	2376	2416	2418	2438	2600
5.2(b) Services	2544	2409	2521	2483	2462	2512
5.3 Housing	2558	2544	2554	2537	2533	2585
5.4 Micro-Credit	163	157	152	146	154	216
5.5 Education Loans	480	479	488	498	507	515
5.6 State-Sponsored Orgs. for SC/ST	1	1	1	1	1	1
5.7 Weaker Sections	2392	2370	2387	2410	2423	2579
5.8 Export Credit	372	369	392	394	390	385

**TABLE 5.6 : SECTOR WISE GROSS BANK CREDIT OF SCHEDULED COMMERCIAL BANKS** (Concl'd.)  
(Amount in ₹ Billion)

Sector	October	November	December	January	February	March
	2012	2012	2012	2013	2013	2013
	(7)	(8)	(9)	(10)	(11)	(12)
<b>Non-food Credit (1+2+3+4)</b>	<b>44320</b>	<b>45552</b>	<b>46231</b>	<b>46621</b>	<b>47377</b>	<b>48696</b>
<b>1 Agriculture &amp; Allied Activities</b>	<b>5351</b>	<b>5495</b>	<b>5590</b>	<b>5709</b>	<b>5774</b>	<b>5899</b>
<b>2 Industry (Micro &amp; Small, Medium and Large)</b>	<b>20264</b>	<b>20853</b>	<b>21140</b>	<b>21428</b>	<b>21823</b>	<b>22302</b>
2.1 Micro & Small	2595	2685	2717	2650	2743	2843
2.2 Medium	1984	2031	2019	1345	1219	1247
2.3 Large	15685	16137	16405	17433	17862	18211
<b>3 Services</b>	<b>10368</b>	<b>10625</b>	<b>10858</b>	<b>10749</b>	<b>11003</b>	<b>11486</b>
3.1 Transport Operators	791	790	730	775	778	796
3.2 Computer Software	151	164	161	161	167	169
3.3 Tourism, Hotels & Restaurants	341	342	351	359	350	354
3.4 Shipping	81	81	80	80	81	82
3.5 Professional Services	503	511	527	542	537	564
3.6 Trade	2441	2538	2558	2581	2706	2760
3.6.1 Wholesale Trade (other than food procurement)	1326	1389	1400	1405	1499	1501
3.6.2 Retail Trade	1115	1148	1158	1176	1207	1259
3.7 Commercial Real Estate	1188	1201	1308	1260	1252	1261
3.8 Non-Banking Financial Companies (NBFCs)	2371	2439	2523	2455	2421	2570
3.9 Other Services	2505	2558	2619	2537	2711	2930
<b>4 Personal Loans</b>	<b>8337</b>	<b>8580</b>	<b>8643</b>	<b>8735</b>	<b>8776</b>	<b>9009</b>
4.1 Consumer Durables	72	75	77	80	81	84
4.2 Housing (Including Priority Sector Housing)	4285	4372	4408	4484	4533	4600
4.3 Advances against Fixed Deposits (Including FCNR (B), NRNR Deposits etc.)	586	615	610	552	555	611
4.4 Advances to Individuals against share, bonds, etc.	30	31	33	31	31	31
4.5 Credit Card Outstanding	227	247	248	252	255	249
4.6 Education	537	543	542	550	551	550
4.7 Vehicle Loans	1040	1093	1107	1068	1086	1111
4.8 Other Personal Loans	1561	1604	1619	1719	1683	1774
<b>5 Priority Sector</b>	<b>13979</b>	<b>14617</b>	<b>14886</b>	<b>14846</b>	<b>15060</b>	<b>15398</b>
5.1 Agriculture & Allied Activities	5351	5495	5590	5709	5774	5899
5.2 Micro & Small Enterprises	5137	5262	5397	5330	5434	5623
5.2(a) Manufacturing	2595	2685	2717	2650	2743	2843
5.2(b) Services	2541	2576	2681	2680	2691	2779
5.3 Housing	2619	2667	2678	2628	2647	2672
5.4 Micro-Credit	218	219	241	151	155	165
5.5 Education Loans	517	523	521	525	527	526
5.6 State-Sponsored Orgs. for SC/ST	1	1	1	1	1	1
5.7 Weaker Sections	2696	2725	2795	2619	2676	2734
5.8 Export Credit	388	401	429	409	443	422

**Note:** 1. Data are provisional and relate to selected 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.

**Source :** Monetary Policy Department, RBI.