

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

(Amount in ₹ crore)

Sector	April 2009	May 2009	June 2009	July 2009	August 2009	September 2009
	(1)	(2)	(3)	(4)	(5)	(6)
I Non-food Credit (1+2+3+4)	2571117	2558246	2580088	2613132	2623551	2694164
1. Agriculture & Allied Activities	331598	330132	330513	330546	329847	336896
2. Industry (Micro & Small, Medium and Large)	1044983	1040447	1058085	1084862	1096764	1139372
2.1 Micro & Small	179976	179859	178884	184125	183223	185220
2.2 Medium	123086	122439	126934	130648	129257	130326
2.3 Large	741920	738149	752267	770089	784284	823826
3. Services	635377	629759	635097	636988	632417	651580
3.1 Transport Operators	39665	39032	38554	39598	39250	39174
3.2 Computer Software	9594	8918	9656	9835	9287	10356
3.3 Tourism, Hotels & Restaurants	13614	13862	13669	14202	14824	15216
3.4 Shipping	9660	9552	9914	9721	9464	9797
3.5 Professional Services	42880	43879	44425	43807	46383	46031
3.6 Trade	141536	142290	142888	148396	147259	154261
3.6.1 Wholesale Trade (other than food procurement)	66609	67660	68363	71298	70497	75748
3.6.2 Retail Trade	74928	74630	74525	77098	76762	78513
3.7 Commercial Real Estate	94323	94544	96380	96936	96701	94187
3.8 Non-Banking Financial Companies (NBFCs)	97047	94503	93739	100354	101281	106045
3.9 Other Services	187058	183179	185872	174140	167968	176514
4. Personal Loans	559160	557909	556393	560736	564523	566315
4.1 Consumer Durables	7944	7997	7783	7876	7832	8075
4.2 Housing (Including Priority Sector Housing)	278444	278455	279591	281659	284721	287256
4.3 Advances against Fixed Deposits (Including FCNR (B), NRNR Deposits etc.)	46926	45938	46703	45394	44746	45203
4.4 Advances to Individuals against share, bonds, etc.	2231	2260	2317	2167	2230	2280
4.5 Credit Card Outstanding	27628	26978	26383	25334	24889	24246
4.6 Education	28418	28694	29452	30887	32004	33136
4.7 Vehicle Loans	60786	60813	60370	59545	60113	60629
4.8 Other Personal Loans	106782	106774	103794	107875	107987	105490
Memo:						
5. Priority Sector	924248	913168	918835	932203	928433	940798
5.1 Agriculture & Allied Activities	331598	330132	330513	330546	329847	336896
5.2 Micro & Small Enterprises	312190	318091	317995	321102	319831	330003
5.2(a) Manufacturing	179977	179859	178884	184125	183223	185220
5.2(b) Services	132213	138232	139111	136978	136609	144782
5.3 Housing	196027	196016	199212	198591	206979	206258
5.4 Micro-Credit	17001	16929	16942	17530	17937	18453
5.5 Education Loans	28143	28472	29075	30557	31462	32670
5.6 State - sponsored Orgs. for SC/ST	2530	2381	2409	2427	2424	2241
5.7 Weaker Sections	139588	138211	136921	139925	139370	141236
5.8 Export Credit	23667	20711	20736	21309	20626	21936

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.

Source : Monetary Policy Department, RBI.

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

(Amount in ₹ crore)

Sector	October 2009	November 2009	December 2009	January 2010	February 2010	March 2010
	(7)	(8)	(9)	(10)	(11)	(12)
I Non-food Credit (1+2+3+4)	2687343	2716217	2754425	2834585	2889557	3040007
1. Agriculture & Allied Activities	337612	343070	348099	360626	370394	416133
2. Industry (Micro & Small, Medium and Large)	1145245	1153722	1178415	1217615	1248686	1311451
2.1 Micro & Small	184792	185405	192052	195431	200919	206401
2.2 Medium	124130	121482	121498	123518	127861	132636
2.3 Large	836323	846836	864866	898665	919906	972415
3. Services	645833	655103	661793	685804	692263	726790
3.1 Transport Operators	43592	43878	45366	51946	49301	52516
3.2 Computer Software	10068	10728	10608	11615	12599	12543
3.3 Tourism, Hotels & Restaurants	15459	15667	16677	17604	18419	19410
3.4 Shipping	9427	9341	9499	9582	9479	9200
3.5 Professional Services	48010	40113	42283	43282	42953	43401
3.6 Trade	153398	156082	157983	163051	165024	164497
3.6.1 Wholesale Trade (other than food procurement)	78540	80922	81665	84800	86208	86357
3.6.2 Retail Trade	74858	75160	76319	78252	78816	78140
3.7 Commercial Real Estate	88397	88581	87558	88341	91610	92128
3.8 Non-Banking Financial Companies (NBFCs)	103892	102750	102911	109051	108427	113441
3.9 Other Services	173590	187964	188909	191332	194451	219654
4. Personal Loans	558654	564321	566118	570541	578213	585633
4.1 Consumer Durables	7997	8028	7883	8021	8101	8294
4.2 Housing (Including Priority Sector Housing)	288801	291760	293649	293055	297201	300929
4.3 Advances against Fixed Deposits (Including FCNR (B), NRNR Deposits etc.)	44131	44821	44660	45566	46534	48654
4.4 Advances to Individuals against share, bonds, etc.	2368	2346	2510	2600	2797	2863
4.5 Credit Card Outstanding	23623	22635	21944	21246	20738	20145
4.6 Education	33797	34419	35019	36118	36522	36863
4.7 Vehicle Loans	57503	58692	59304	60987	61605	63791
4.8 Other Personal Loans	100435	101620	101150	102948	104715	104095
Memo:						
5. Priority Sector	947258	949287	940261	982374	1003901	1092179
5.1 Agriculture & Allied Activities	337612	343070	348099	360626	370394	416133
5.2 Micro & Small Enterprises	336304	335434	344122	349260	358920	373530
5.2(a) Manufacturing	184792	185405	192052	195431	200919	206401
5.2(b) Services	151512	150029	152070	153829	158001	167129
5.3 Housing	208901	212408	212191	213023	213728	217877
5.4 Micro-Credit	18834	18700	18934	20251	20487	21799
5.5 Education Loans	33961	33659	34513	35607	35915	36247
5.6 State - sponsored Orgs. for SC/ST	2327	2325	2718	2716	2720	2749
5.7 Weaker Sections	145506	145690	150872	157231	164016	176957
5.8 Export Credit	21530	21679	22180	23225	28641	30200

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.

Source : Monetary Policy Department, RBI.