

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

(Amount in Rs. crore)

Sector	As on last reporting Friday					
	April 2007	May 2007	June 2007	July 2007	August 2007	September 2007
	(1)	(2)	(3)	(4)	(5)	(6)
I Gross Bank Credit (II + III)	1806839	1800247	1813750	1822768	1868518	1938066
II Food Credit	49887	44864	43956	41296	38490	37008
III Non-Food Gross Bank Credit (1 to 4)	1756952	1755383	1769794	1781472	1830028	1901058
1 Agriculture & Allied Activities	222307	221492	222868	222876	221434	229920
2 Industry (Micro & Small, Medium & Large)	665693	663238	669759	678359	700414	727945
2.1 Micro and Small	111133	112855	114496	115902	118974	123956
2.2 Medium	94448	93780	92985	94504	97580	98101
2.3 Large	460112	456603	462277	467953	483860	505888
3 Services	401655	403828	407430	408039	425848	449626
3.1 Transport Operators	25941	25243	24588	26118	28501	31404
3.2 Computer Software	4694	4685	5151	5877	6787	6376
3.3 Tourism and Hotels and Restaurants	9641	10011	10277	10730	10665	10314
3.4 Shipping	6767	6898	7334	6743	7302	6802
3.5 Professional Services	23310	22998	21546	22000	23380	24187
3.6 Trade	103774	105728	104140	104497	106717	111770
3.6.1 Wholesale Trade (other than food procurement)	47572	49026	47591	47698	48807	51485
3.6.2 Retail Trade	56202	56702	56549	56799	57910	60285
3.7 Others	227528	228265	234394	232073	242496	258773
3.7.1 Real Estate Loans	45812	47164	47267	45881	47768	49513
3.7.2 Non-Banking Financial Companies	50603	48263	48469	49317	51001	54499
3.7.3 All Others	131113	132838	138658	136876	143727	154761
4 Personal Loans	467297	466825	469737	472197	482332	493567
4.1 Consumer Durables	9805	9849	9617	9448	9707	10163
4.2 Housing	232781	234745	236043	238075	240181	246293
4.3 Advances against F.D.(including FCNR(B), NRNR Deposits, etc.)	40918	39522	40055	40496	41551	42414
4.4 Advances to individuals against share,bonds,etc.	4227	4159	4040	4017	3810	3758
4.5 Credit Card Outstandings	19707	19975	20428	20765	21883	22475
4.6 Education	15213	15438	15833	16366	17224	18149
4.7 Vehicle Loans	60773	62611	62952	63507	64889	65932
4.8 Other Personal Loans	83873	80526	80768	79523	83086	84383
5 Priority Sector#	623945	627574	631419	639053	643212	661967
5.1 Agriculture & Allied Activities	222307	221492	222868	222876	221434	229920
5.2 Micro and Small Enterprises (MSEs)	166757	170662	173488	176401	179951	186041
(a) Manufacturing	111133	112855	114496	115902	118974	123956
(b) Services	55624	57807	58992	60499	60977	62085
5.3 Housing	166695	168761	170987	173775	173344	179294
5.4 Retail Trade	36905	36355	37303	37530	39382	41719
5.5 Micro-credit	10930	10912	11191	11761	12206	12491
5.6 Educational Loans	15084	15672	15825	16729	17656	19193
5.7 State-sponsored Organisations for scheduled castes (SCs) /scheduled tribes (STs)	1388	1447	1424	1380	1444	1473
5.8 Weaker Sections	90435	91432	91142	90995	90592	93748
5.9 Export Credit@	16896	18258	18269	17671	19226	18746

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 (Contd.)

(Amount in Rs. crore)

Sector	As on last reporting Friday					
	October 2007	November 2007	December 2007	January 2008	February 2008	March 2008
	(7)	(8)	(9)	(10)	(11)	(12)
I Gross Bank Credit (II + III)	1925396	1960034	2015302	2048871	2126312	2249201
II Food Credit	35866	37697	40268	39183	42818	44399
III Non-Food Gross Bank Credit (1 to 4)	1889530	1922337	1975034	2009688	2083494	2204802
1 Agriculture & Allied Activities	228026	232571	236194	238645	245627	275343
2 Industry (Micro & Small, Medium & Large)	726032	737477	766666	777864	811535	858344
2.1 Micro and Small	124716	127535	129763	128802	131388	132698
2.2 Medium	99188	98535	103798	106333	108962	110800
2.3 Large	502128	511407	533105	542729	571185	614846
3 Services	445564	454405	469712	485014	505158	549496
3.1 Transport Operators	29850	29419	29112	31103	33022	36821
3.2 Computer Software	7603	7801	8096	7658	7514	8251
3.3 Tourism and Hotels and Restaurants	10413	10544	11069	11057	12154	12213
3.4 Shipping	6717	6788	6922	7254	7435	7559
3.5 Professional Services	23726	23838	24643	24260	24698	27123
3.6 Trade	111173	113270	117209	117974	120808	123828
3.6.1 Wholesale Trade (other than food procurement)	50942	52066	53986	54663	56561	55749
3.6.2 Retail Trade	60231	61204	63223	63311	64247	68079
3.7 Others	256082	262745	272661	285708	299526	333702
3.7.1 Real Estate Loans	50539	51571	52665	53258	57148	63349
3.7.2 Non-Banking Financial Companies	53951	55868	62329	65401	66052	78956
3.7.3 All Others	151592	155306	157667	167049	176327	191397
4 Personal Loans	489908	497884	502462	508165	521174	521618
4.1 Consumer Durables	10002	10087	10079	10264	10610	9798
4.2 Housing	244908	249227	253200	253496	257892	260123
4.3 Advances against F.D.(including FCNR(B), NRNR Deposits, etc.)	39612	39802	41007	41964	42852	45040
4.4 Advances to individuals against share,bonds,etc.	3510	3808	4194	4671	4469	4075
4.5 Credit Card Outstandings	23288	23900	25076	25839	26804	26731
4.6 Education	18641	18989	19522	20168	20799	20533
4.7 Vehicle Loans	65350	66867	60714	60205	60493	58622
4.8 Other Personal Loans	84597	85204	88670	91558	97255	96697
5 Priority Sector#	657849	671198	681276	684229	710098	748074
5.1 Agriculture & Allied Activities	228026	232571	236194	238645	245627	275343
5.2 Micro and Small Enterprises (MSEs)	187530	192619	196974	196720	200096	204892
(a) Manufacturing	124716	127535	129763	128802	131388	132698
(b) Services	62814	65084	67211	67918	68708	72194
5.3 Housing	178201	181864	183185	184405	178517	180715
5.4 Retail Trade	40956	41773	42843	43238	44798	47185
5.5 Micro-credit	12624	12629	12932	12990	13420	13337
5.6 Educational Loans	19161	19642	20118	20414	20677	19442
5.7 State-sponsored Organisations for scheduled castes (SCs) /scheduled tribes (STs)	1471	1486	1562	1577	1697	1701
5.8 Weaker Sections	94580	96195	99496	99376	102137	106714
5.9 Export Credit@	21993	22608	23497	23591	26557	25233

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 (Contd.)

(Amount in Rs. crore)

Sector	As on last reporting Friday					
	April 2008	May 2008	June 2008	July 2008	August 2008	September 2008
	(13)	(14)	(15)	(16)	(17)	(18)
I Gross Bank Credit (II + III)	2205411	2229077	2282836	2305756	2359176	2435715
II Food Credit	41024	54343	50147	50360	44343	45175
III Non-Food Gross Bank Credit (1 to 4)	2164387	2174734	2232689	2255396	2314833	2390540
1 Agriculture & Allied Activities	265348	264787	265747	256149	262619	275201
2 Industry (Micro & Small, Medium & Large)	850771	858515	884243	898010	930643	979836
2.1 Micro and Small	134338	136112	140838	141295	142839	144402
2.2 Medium	110378	111525	112394	113485	116631	119677
2.3 Large	606055	610878	631011	643230	671173	715757
3 Services	526679	522949	543356	558804	569176	582593
3.1 Transport Operators	35926	35248	36283	35247	35986	37888
3.2 Computer Software	8247	7725	8085	8127	8394	8789
3.3 Tourism and Hotels and Restaurants	11951	11534	12095	12150	12334	12861
3.4 Shipping	7558	7502	7937	7816	8069	7738
3.5 Professional Services	32413	31942	33655	37333	38494	38832
3.6 Trade	122266	122438	125634	126542	129403	132736
3.6.1 Wholesale Trade (other than food procurement)	55726	55820	57035	57329	59167	62489
3.6.2 Retail Trade	66539	66618	68599	69213	70236	70247
3.7 Others	308319	306560	319667	331589	336496	343750
3.7.1 Real Estate Loans	61160	61045	64637	66039	68348	70222
3.7.2 Non-Banking Financial Companies	72731	71974	76047	75919	77444	81604
3.7.3 All Others	174429	173541	178983	189631	190704	191924
4 Personal Loans	521589	528483	539343	542433	552395	552910
4.1 Consumer Durables	9585	9648	8897	9782	9403	8969
4.2 Housing	260459	263360	265579	266798	270053	269962
4.3 Advances against F.D.(including FCNR(B), NRNR Deposits, etc.)	42591	42220	42326	43444	44470	46373
4.4 Advances to individuals against share,bonds,etc.	4476	4415	4359	4289	4230	4341
4.5 Credit Card Outstandings	27400	26596	27874	28030	29056	29285
4.6 Education	20911	21352	21813	22564	23800	24882
4.7 Vehicle Loans	62537	65482	66722	63671	62229	62102
4.8 Other Personal Loans	93630	95410	101773	103855	109154	106997
5 Priority Sector#	754811	766949	782594	776713	788357	808865
5.1 Agriculture & Allied Activities	265348	264787	265747	256149	262619	275201
5.2 Micro and Small Enterprises (MSEs)	208038	210313	216029	217277	217964	220782
(a) Manufacturing	134337	136112	140838	141295	142839	144402
(b) Services	73700	74201	75191	75982	75125	76380
5.3 Housing	181491	185019	185567	182350	184749	185121
5.4 Retail Trade	44110	45873	45588	46297	47122	47717
5.5 Micro-credit	14065	13728	14081	14751	15020	14999
5.6 Educational Loans	20300	21173	21191	22239	24160	24202
5.7 State-sponsored Organisations for scheduled castes (SCs) /scheduled tribes (STs)	1825	1799	1933	1991	2021	2130
5.8 Weaker Sections	106115	106200	105153	105999	108300	112783
5.9 Export Credit@	25942	27708	25666	25666	28992	31143

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.

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Source : Monetary Policy Department, RBI

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

(Amount in Rs. crore)

Sector	As on last reporting Friday					
	October 2008	November 2008	December 2008	January 2009	February 2009	March 2009
	(19)	(20)	(21)	(22)	(23)	(24)
I Gross Bank Credit (II + III)	2494019	2509872	2521911	2512796	2541115	2648034
II Food Credit	48255	49391	52110	46491	48430	46211
III Non-Food Gross Bank Credit (1 to 4)	2445764	2460481	2469801	2466305	2492685	2601823
1 Agriculture & Allied Activities	281318	282565	289255	294022	297753	338656
2 Industry (Micro & Small, Medium & Large)	997602	1010175	1018610	1014204	1039821	1054390
2.1 Micro and Small	148292	154949	155560	156204	163501	168997
2.2 Medium	120724	120239	122104	122853	123662	122155
2.3 Large	728586	734987	740946	735147	752658	763238
3 Services	603528	603955	593289	600471	599719	646299
3.1 Transport Operators	36819	36593	38159	38058	38638	39302
3.2 Computer Software	8361	8244	8369	8208	9200	9687
3.3 Tourism and Hotels and Restaurants	13205	12765	12442	12708	13551	13625
3.4 Shipping	8053	8027	8290	8529	9035	9417
3.5 Professional Services	42188	42938	40652	40084	39841	45373
3.6 Trade	134168	136450	139820	133767	138187	144377
3.6.1 Wholesale Trade (other than food procurement)	62454	63509	66638	61312	64435	67425
3.6.2 Retail Trade	71714	72941	73182	72455	73752	76952
3.7 Others	360732	358938	345557	359117	351267	384518
3.7.1 Real Estate Loans	72868	76847	76437	88401	90765	92421
3.7.2 Non-Banking Financial Companies	86616	86015	86102	93158	90521	98853
3.7.3 All Others	201248	196076	183018	177558	169981	193244
4 Personal Loans	563316	563786	568647	557608	555392	562479
4.1 Consumer Durables	8741	9097	9129	8191	8211	8187
4.2 Housing	271817	271940	273071	273101	274323	279366
4.3 Advances against F.D.(including FCNR(B), NRRR Deposits, etc.)	49958	50828	49739	47194	45779	48676
4.4 Advances to individuals against share,bonds,etc.	4037	3714	3236	2539	2411	2287
4.5 Credit Card Outstandings	29938	30047	29359	28831	28926	28000
4.6 Education	25536	26265	26760	27721	27832	28579
4.7 Vehicle Loans	61195	60815	62740	62270	61577	62095
4.8 Other Personal Loans	112096	111080	114613	107761	106333	105290
5 Priority Sector#	820151	822754	825953	847444	844575	932459
5.1 Agriculture & Allied Activities	281318	282565	289255	294022	297753	338656
5.2 Micro and Small Enterprises (MSEs)	224581	233595	235695	236716	247585	259998
(a) Manufacturing	148292	154949	155560	156204	163501	168997
(b) Services	76289	78646	80135	80512	84084	91000
5.3 Housing	187414	184268	187333	189194	189516	197110
5.4 Retail Trade	46758	47746	48330	47704	48241	49198
5.5 Micro-credit	15311	15357	15393	16215	16663	16579
5.6 Educational Loans	24757	26032	26020	26611	27609	27861
5.7 State-sponsored Organisations for scheduled castes (SCs) /scheduled tribes (STs)	2155	2249	2234	2274	2300	2451
5.8 Weaker Sections	116358	119225	121366	125689	128936	139422
5.9 Export Credit@	31092	29765	25561	24375	25035	27339

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.

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