

Statement 1: Deployment of Gross Bank Credit by Major Sectors

							(Rs.crore)			
Sr.No	Sector	Apr.24, 2009	Mar.26, 2010	Apr.23, 2010	Mar.25, 2011	Apr.22, 2011	Variation (Y-o-Y)		Variation (Financial Yr)	
							Apr.23, 2010 / Apr.24, 2009	Apr.22, 2011 / Apr.23, 2010	Apr.23, 2010/ Mar.26, 2010	Apr.22, 2011 / Mar.25, 2011
							%	%	%	%
	Non-food Credit (1 to 4)	2571117	3040007	3010638	3667354	3677429	17.1	22.1	-1.0	0.3
1	Agriculture & Allied Activities	331598	416133	404354	460333	452700	21.9	12.0	-2.8	-1.7
2	Industry (Micro & Small, Medium and Large)	1044983	1311451	1299891	1620849	1636915	24.4	25.9	-0.9	1.0
2.1	Micro & Small	179976	206401	207321	229101	233629	15.2	12.7	0.4	2.0
2.2	Medium	123086	132636	134248	184599	187026	9.1	39.3	1.2	1.3
2.3	Large	741920	972415	958322	1207148	1216260	29.2	26.9	-1.4	0.8
3	Services	635377	726790	722606	900801	896637	13.7	24.1	-0.6	-0.5
3.1	Transport Operators	39665	52516	52540	65463	65246	32.5	24.2	0.0	-0.3
3.2	Computer Software	9594	12543	13258	15085	14223	38.2	7.3	5.7	-5.7
3.3	Tourism, Hotels & Restaurants	13614	19410	20103	27729	28324	47.7	40.9	3.6	2.1
3.4	Shipping	9660	9200	8943	9179	9098	-7.4	1.7	-2.8	-0.9
3.5	Professional Services	42880	43401	47404	60271	60248	10.6	27.1	9.2	0.0
3.6	Trade	141536	164497	162492	186286	185392	14.8	14.1	-1.2	-0.5
3.6.1	Wholesale Trade (other than food procurement)	66609	86357	87396	103584	102817	31.2	17.6	1.2	-0.7
3.6.2	Retail Trade	74928	78140	75096	82702	82575	0.2	10.0	-3.9	-0.2
3.7	Commercial Real Estate	94323	92128	93957	111836	114550	-0.4	21.9	2.0	2.4
3.8	Non-Banking Financial Companies (NBFCs)	97047	113441	111700	175577	173944	15.1	55.7	-1.5	-0.9
3.11	Other Services	187058	219654	212209	249376	245613	13.4	15.7	-3.4	-1.5
4	Personal Loans	559160	585633	583788	685372	691177	4.4	18.4	-0.3	0.8
4.1	Consumer Durables	7944	8294	8544	10156	10558	7.6	23.6	3.0	4.0
4.2	Housing (Including Priority Sector Housing)	278444	300929	301156	346110	353338	8.2	17.3	0.1	2.1
4.3	Advances against Fixed Deposits (Including FCNR (B), N	46926	48654	48212	60524	60178	2.7	24.8	-0.9	-0.6
4.4	Advances to Individuals against share, bonds, etc.	2231	2863	2734	3613	3435	22.5	25.6	-4.5	-4.9
4.5	Credit Card Outstanding	27628	20145	20012	18098	17268	-27.6	-13.7	-0.7	-4.6
4.6	Education	28418	36863	36921	43710	43815	29.9	18.7	0.2	0.2
4.7	Vehicle Loans	60786	63791	64668	79314	80164	6.4	24.0	1.4	1.1
4.8	Other Personal Loans	106782	104095	101540	123847	122421	-4.9	20.6	-2.5	-1.2
Memo:										
5	Priority Sector	924248	1092179	1085021	1239386	1234583	17.4	13.8	-0.7	-0.4
5.1	Agriculture & Allied Activities	331598	416133	404354	460333	452700	21.9	12.0	-2.8	-1.7
5.2	Micro & Small Enterprises	312190	373530	377913	454995	455796	21.1	20.6	1.2	0.2
5.2(a)	Manufacturing	179977	206401	207321	229101	233629	15.2	12.7	0.4	2.0
5.2(b)	Services	132213	167130	170592	225894	222167	29.0	30.2	2.1	-1.6
5.3	Housing	196027	217877	219360	230686	234300	11.9	6.8	0.7	1.6
5.4	Micro-Credit	17001	21799	22085	26895	25902	29.9	17.3	1.3	-3.7
5.5	Education Loans	28143	36247	36431	43026	43082	29.4	18.3	0.5	0.1
5.6	State-Sponsored Orgs. for SC/ST	2530	2749	2077	2048	2037	-17.9	-1.9	-24.4	-0.5
5.7	Weaker Sections	139588	176957	179226	204332	204393	28.4	14.0	1.3	0.0
5.8	Export Credit	23667	30200	28314	31821	30923	19.6	9.2	-6.2	-2.8

Note: 1. Data are provisional and relate to select banks which cover 95 per cent of total non-food credit extended by all scheduled commercial banks.

2. Export credit under priority sector relates to foreign banks only.

3. Micro & small under item 2.1 includes credit to micro & small industries in manufacturing sector.

4. Micro & small enterprises under item 5.2 includes credit to micro & small enterprises in manufacturing as well as services sector.

5. Micro credit under priority sector includes loans of very small amount not exceeding Rs. 50,000 per borrower provided by banks either directly or indirectly through a Self Help Groups (SHGs)/ Joint Liability Groups (JLGs) mechanism or to Non-banking Finance Companies (NBFCs)/ Micro Finance Institutions (MFIs) for on-lending up to Rs. 50,000 per borrower.

6. For details of priority sector, please refer RBI Circular RBI/2006-2007/358 RPCD. No. Plan. BC. 84 /04.09.01/ 2006-07 April 30, 2007.

7. Data on credit to commercial real estate since September 2009 are not comparable with the earlier data, due to change in definition with effect from September 2009.