

Statement : Deployment of Gross Bank Credit by Major Sectors

(Rs.crore)										
Sr.No	Sector	May.22, 2009	Mar.26, 2010	May.21, 2010	Mar.25, 2011	May.20, 2011	Variation (Y-oY)		Variation (Financial Yr)	
							May 26, 2010 /	May 20, 2011 /	May.21, 2010/	May.20, 2011/
							%	%	%	%
	Non-food Credit (1 to 4)	2558246	3040007	3021481	3667354	3683627	18.1	21.9	-0.6	0.4
1	Agriculture & Allied Activities	330132	416133	399494	460333	450780	21.0	12.8	-4.0	-2.1
2	Industry (Micro & Small, Medium and Large)	1040447	1311451	1308721	1620849	1657727	25.8	26.7	-0.2	2.3
2.1	Micro & Small	179859	206401	206430	229101	233330	14.8	13.0	0.0	1.8
2.2	Medium	122439	132636	134924	184599	188045	10.2	39.4	1.7	1.9
2.3	Large	738149	972415	967367	1207148	1236352	31.1	27.8	-0.5	2.4
3	Services	629759	726790	724263	900801	881917	15.0	21.8	-0.3	-2.1
3.1	Transport Operators	39032	52516	52170	65463	64348	33.7	23.3	-0.7	-1.7
3.2	Computer Software	8918	12543	13623	15085	14115	52.8	3.6	8.6	-6.4
3.3	Tourism, Hotels & Restaurants	13862	19410	21262	27729	28529	53.4	34.2	9.5	2.9
3.4	Shipping	9552	9200	8977	9179	9126	-6.0	1.7	-2.4	-0.6
3.5	Professional Services	43879	43401	49549	60271	58123	12.9	17.3	14.2	-3.6
3.6	Trade	142290	164497	160985	186286	184188	13.1	14.4	-2.1	-1.1
3.6.1	Wholesale Trade (other than food procurement)	67660	86357	87890	103584	101703	29.9	15.7	1.8	-1.8
3.6.2	Retail Trade	74630	78140	73095	82702	82485	-2.1	12.8	-6.5	-0.3
3.7	Commercial Real Estate	94544	92128	95659	111836	114676	1.2	19.9	3.8	2.5
3.8	Non-Banking Financial Companies (NBFCs)	94503	113441	111037	175577	171456	17.5	54.4	-2.1	-2.3
3.11	Other Services	183179	219654	210999	249376	237356	15.2	12.5	-3.9	-4.8
4	Personal Loans	557909	585633	589003	685372	693204	5.6	17.7	0.6	1.1
4.1	Consumer Durables	7997	8294	8138	10156	10301	1.8	26.6	-1.9	1.4
4.2	Housing (Including Priority Sector Housing)	278455	300929	305325	346110	358402	9.6	17.4	1.5	3.6
4.3	Advances against Fixed Deposits (Including FCNR (B),	45938	48654	47032	60524	59381	2.4	26.3	-3.3	-1.9
4.4	Advances to Individuals against share, bonds, etc.	2260	2863	2847	3613	3442	26.0	20.9	-0.6	-4.7
4.5	Credit Card Outstanding	26978	20145	19579	18098	18649	-27.4	-4.7	-2.8	3.0
4.6	Education	28694	36863	36961	43710	43937	28.8	18.9	0.3	0.5
4.7	Vehicle Loans	60813	63791	65257	79314	80860	7.3	23.9	2.3	1.9
4.8	Other Personal Loans	106774	104095	103866	123847	118232	-2.7	13.8	-0.2	-4.5
Memo:										
5	Priority Sector	913168	1092179	1065619	1239386	1235051	16.7	15.9	-2.4	-0.3
5.1	Agriculture & Allied Activities	330132	416133	399494	460333	450780	21.0	12.8	-4.0	-2.1
5.2	Micro & Small Enterprises	318091	373530	375134	454995	455957	17.9	21.5	0.4	0.2
5.2(a)	Manufacturing	179859	206401	206430	229101	233330	14.8	13.0	0.0	1.8
5.2(b)	Services	138232	167130	168704	225894	222628	22.0	32.0	0.9	-1.4
5.3	Housing	196016	217877	221348	230686	237627	12.9	7.4	1.6	3.0
5.4	Micro-Credit	16929	21799	21664	26895	25231	28.0	16.5	-0.6	-6.2
5.5	Education Loans	28472	36247	36196	43026	43170	27.1	19.3	-0.1	0.3
5.6	State-Sponsored Orgs. for SC/ST	2381	2749	2118	2048	1551	-11.0	-26.8	-23.0	-24.3
5.7	Weaker Sections	138211	176957	179063	204332	203235	29.6	13.5	1.2	-0.5
5.8	Export Credit	20711	30200	31301	31821	30443	51.1	-2.7	3.6	-4.3

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.