

Deployment of Bank Credit by Major Sectors

(Rs.crore
)

Sr.No	Sector	Outstanding as on					Variation (Y-o-Y)		Variation (Financial Year)		
		Nov.21, 2008	Mar.27, 2009	Nov.20, 2009	Mar.26, 2010	Nov.19, 2010	Nov.20, 2009 / Nov.21, 2008	Nov.19, 2010 / Nov.20, 2009	Nov.20, 2009 / Mar.27, 2009	Nov.19, 2010/ Mar.26, 2010	
							%	%	%	%	
I	Gross Bank Credit (II + III)	2509199	2647368	2756861	3088569	337155	1	9.9	22.3	4.1	9.2
II	Food Credit	48718	45544	40645	48562	56248		-16.6	38.4	-10.8	15.8
III	Non-food Credit (1 to 4)	2460481	2601825	2716216	3040007	331530		10.4	22.1	4.4	9.1
1	Agriculture & Allied Activities	282565	338656	343070	416133	411816		21.4	20.0	1.3	-1.0
2	Industry (Micro & Small, Medium and Large)	1010175	1054390	1153722	1311451	146547		14.2	27.0	9.4	11.7
2.1	Micro & Small	154949	168997	184461	206401	215635		19.0	16.9	9.2	4.5
2.2	Medium	120239	122155	131624	132636	153227		9.5	16.4	7.8	15.5
2.3	Large	734987	763238	837637	972415	109661		14.0	30.9	9.7	12.8
3	Services	603955	646299	651680	726790	802697		7.9	23.2	0.8	10.4
3.1	Transport Operators	36593	39302	40455	52516	56311		10.6	39.2	2.9	7.2
3.2	Computer Software	8244	9687	10728	12543	14853		30.1	38.5	10.7	18.4
3.3	Tourism, Hotels & Restaurants	12765	13625	15667	19410	26470		22.7	69.0	15.0	36.4
3.4	Shipping	8027	9417	9341	9200	8349		16.4	-10.6	-0.8	-9.3
3.5	Professional Services	42387	44257	45963	43401	56513		8.4	23.0	3.9	30.2
3.6	Trade	136450	144377	156082	164497	174624		14.4	11.9	8.1	6.2
3.6.1	Wholesale Trade (other than food procurement)	63509	67425	80922	86357	94702		27.4	17.0	20.0	9.7
3.6.2	Retail Trade	72941	76952	75160	78140	79921		3.0	6.3	-2.3	2.3
3.7	Commercial Real Estate	76847	92421	88581	92128	105479		15.3	19.1	-4.2	14.5
3.8	Non-Banking Financial Companies (NBFCs)	86015	98853	102750	113441	135288		19.5	31.7	3.9	19.3
3.9	Other Services	196627	194360	182114	219654	224810		-7.4	23.4	-6.3	2.3
4	Personal Loans	563786	562479	567744	585633	635313		0.7	11.9	0.9	8.5
4.1	Consumer Durables	9097	8187	8028	8294	8928		-11.8	11.2	-1.9	7.6

4.2	Housing (Including Priority Sector Housing)	271940	279365	291760	300929	327391	7.3	12.2	4.4	8.8
4.3	Advances against Fixed Deposits (Including FCNR (B), NRNR Deposits etc.)	50828	48676	44820	48654	53613	-11.8	19.6	-7.9	10.2
4.4	Advances to Individuals against share, bonds, etc.	3714	2287	2347	2863	2935	-36.8	25.1	2.6	2.5
4.5	Credit Card Outstanding	30047	28000	22635	20145	18908	-24.7	-16.5	-19.2	-6.1
4.6	Education	26265	28579	34419	36863	42412	31.0	23.2	20.4	15.1
4.7	Vehicle Loans	60815	61995	62114	63791	73702	2.1	18.7	0.2	15.5
4.8	Other Personal Loans	111080	105390	101621	104095	107425	-8.5	5.7	-3.6	3.2
Memo:										
5	Priority Sector	822754	932459	949287	1092179	1148808	15.4	21.0	1.8	5.2
5.1	Agriculture & Allied Activities	282565	338656	343070	416133	411816	21.4	20.0	1.3	-1.0
5.2	Micro & Small Enterprises	281341	309195	335655	373530	407872	19.3	21.5	8.6	9.2
5.2(a)	Manufacturing	154949	168997	184461	206401	215635	19.0	16.9	9.2	4.5
5.2(b)	Services	126392	140198	151194	167130	192237	19.6	27.1	7.8	15.0
5.3	Housing	184268	197110	212408	217877	231575	15.3	9.0	7.8	6.3
5.4	Micro-Credit	15357	16529	18700	21799	28308	21.8	51.4	13.1	29.9
5.5	Education Loans	26032	27861	33659	36247	40818	29.3	21.3	20.8	12.6
5.6	State-Sponsored Orgs. for SC/ST	2249	2451	2325	2749	2540	3.4	9.2	-5.1	-7.6
5.7	Weaker Sections	119225	139422	145690	176957	189079	22.2	29.8	4.5	6.9
5.8	Export Credit	29765	27339	21679	30200	29335	-27.2	35.3	-20.7	-2.9

Note:1. Data are provisional and relate to select 47 banks, which account for 95 per cent of total non-food credit extended by all scheduled commercial banks.

Source: RBI releases Data on Sectoral Deployment of Bank Credit - November 2010