

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

Sector	(Amount in ₹ Billion)					
	April 2011	May 2011	June 2011	July 2011	August 2011	September 2011
	(1)	(2)	(3)	(4)	(5)	(6)
<b>I Non-food Credit (1+2+3+4)</b>	<b>36774.29</b>	<b>36836.27</b>	<b>37089.32</b>	<b>37281.58</b>	<b>37610.90</b>	<b>37968.93</b>
<b>1 Agriculture &amp; Allied Activities</b>	<b>4527.00</b>	<b>4507.80</b>	<b>4538.10</b>	<b>4430.04</b>	<b>4394.61</b>	<b>4337.91</b>
<b>2 Industry (Micro &amp; Small, Medium and Large)</b>	<b>16369.15</b>	<b>16577.27</b>	<b>16675.77</b>	<b>16797.80</b>	<b>17144.19</b>	<b>17421.63</b>
2.1 Micro & Small	2336.29	2333.30	2333.83	2385.21	2396.74	2429.91
2.2 Medium	1870.26	1880.45	1871.05	1890.06	1929.86	1956.66
2.3 Large	12162.60	12363.52	12470.90	12522.54	12817.59	13035.07
<b>3 Services</b>	<b>8966.37</b>	<b>8819.17</b>	<b>8922.89</b>	<b>9040.57</b>	<b>8851.77</b>	<b>9124.13</b>
3.1 Transport Operators	652.46	643.48	655.48	626.07	650.04	668.48
3.2 Computer Software	142.23	141.15	148.97	145.23	137.17	140.40
3.3 Tourism, Hotels & Restaurants	283.24	285.29	293.16	290.20	290.82	294.18
3.4 Shipping	90.98	91.26	96.19	90.94	89.89	93.87
3.5 Professional Services	602.48	581.23	582.44	505.90	516.63	595.22
3.6 Trade	1853.92	1841.88	1851.42	1872.06	1861.69	1861.88
3.6.1 Wholesale Trade (other than food procurement)	1028.17	1017.03	1018.37	998.98	974.51	1025.31
3.6.2 Retail Trade	825.75	824.85	833.04	873.09	887.17	836.57
3.7 Commercial Real Estate	1145.50	1146.76	1133.76	1132.45	1116.52	1144.59
3.8 Non-Banking Financial Companies (NBFCs)	1739.44	1714.56	1691.40	1729.40	1748.80	1837.61
3.9 Other Services	2456.13	2373.56	2470.09	2648.32	2440.22	1899.88
<b>4 Personal Loans</b>	<b>6911.77</b>	<b>6932.04</b>	<b>6952.55</b>	<b>7013.18</b>	<b>7100.19</b>	<b>7085.26</b>
4.1 Consumer Durables	105.58	103.01	101.82	98.14	84.78	84.92
4.2 Housing (Including Priority Sector Housing)	3533.38	3584.02	3588.26	3616.02	3641.71	3668.89
4.3 Advances against Fixed Deposits (Including FCNR (B), NRNR Deposits etc.)	601.78	593.81	611.13	534.23	544.61	603.92
4.4 Advances to Individuals against share, bonds, etc.	34.35	34.42	34.73	32.92	33.24	31.97
4.5 Credit Card Outstanding	172.68	186.49	181.34	186.04	189.80	189.07
4.6 Education	438.15	439.37	444.89	463.81	476.49	483.39
4.7 Vehicle Loans	801.64	808.60	823.30	835.11	841.32	839.81
4.8 Other Personal Loans	1224.21	1182.32	1167.08	1246.91	1288.23	1183.28
<b>5 Priority Sector</b>	<b>12345.83</b>	<b>12350.51</b>	<b>12475.99</b>	<b>12445.76</b>	<b>12188.91</b>	<b>12452.33</b>
5.1 Agriculture & Allied Activities	4527.00	4507.80	4538.10	4430.04	4394.61	4337.91
5.2 Micro & Small Enterprises	4557.96	4559.57	4574.08	4638.60	4688.74	4716.97
5.2(a) Manufacturing	2336.29	2333.30	2333.83	2385.21	2396.74	2429.91
5.2(b) Services	2221.67	2226.28	2240.26	2253.39	2292.01	2287.06
5.3 Housing	2343.00	2376.27	2383.99	2380.59	2363.42	2382.33
5.4 Micro-Credit	259.02	252.31	271.37	241.78	235.53	224.80
5.5 Education Loans	430.82	431.70	436.00	446.78	467.59	476.33
5.6 State-Sponsored Orgs. for SC/ST	20.37	20.35	21.44	25.10	16.88	16.80
5.7 Weaker Sections	2043.93	2032.35	2035.09	2014.58	1976.78	2072.20
5.8 Export Credit	309.23	304.43	334.42	330.51	367.77	407.17

**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 Sep 2009 are not comparable with the earlier data, due to change in definition with effect from Sep 2009.

**Source** : Monetary Policy Department, RBI.

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

Sector	(Amount in ₹ Billion)					
	October 2011	November 2011	December 2011	January 2012	February 2012	March 2012
	(7)	(8)	(9)	(10)	(11)	(12)
<b>I Non-food Credit (1+2+3+4)</b>	<b>38381.89</b>	<b>38723.86</b>	<b>40457.76</b>	<b>40387.90</b>	<b>40949.89</b>	<b>42897.44</b>
<b>1 Agriculture &amp; Allied Activities</b>	<b>4353.10</b>	<b>4418.41</b>	<b>4606.38</b>	<b>4658.17</b>	<b>4739.71</b>	<b>5225.32</b>
<b>2 Industry (Micro &amp; Small, Medium and Large)</b>	<b>17596.22</b>	<b>17711.83</b>	<b>18585.02</b>	<b>18504.39</b>	<b>18819.06</b>	<b>19674.53</b>
2.1 Micro & Small	2438.27	2448.25	2467.81	2463.06	2495.17	2592.05
2.2 Medium	1962.37	1971.81	1985.66	2015.22	2044.07	2056.42
2.3 Large	13195.57	13291.77	14131.54	14026.11	14279.81	15026.07
<b>3 Services</b>	<b>9271.05</b>	<b>9387.09</b>	<b>9846.88</b>	<b>9779.59</b>	<b>9901.85</b>	<b>10167.90</b>
3.1 Transport Operators	667.10	650.46	670.77	668.71	681.57	713.35
3.2 Computer Software	139.65	146.20	150.53	150.22	149.90	154.05
3.3 Tourism, Hotels & Restaurants	298.25	302.60	315.08	311.22	312.73	313.17
3.4 Shipping	98.50	96.93	99.68	100.60	108.37	88.84
3.5 Professional Services	588.31	604.76	624.79	610.03	616.78	638.85
3.6 Trade	1973.99	2018.32	2077.14	2086.07	2120.58	2208.80
3.6.1 Wholesale Trade (other than food procurement)	1081.08	1127.47	1174.94	1184.04	1224.49	1279.59
3.6.2 Retail Trade	892.91	890.85	902.20	902.03	896.09	929.21
3.7 Commercial Real Estate	1172.67	1166.70	1180.84	1187.13	1204.01	1205.19
3.8 Non-Banking Financial Companies (NBFCs)	1854.55	1872.22	2104.44	2010.26	2078.34	2218.12
3.9 Other Services	2478.02	2528.91	2623.61	2655.37	2629.58	2627.53
<b>4 Personal Loans</b>	<b>7161.53</b>	<b>7206.53</b>	<b>7419.48</b>	<b>7445.74</b>	<b>7489.28</b>	<b>7829.70</b>
4.1 Consumer Durables	86.26	81.68	120.48	86.24	86.90	87.95
4.2 Housing (Including Priority Sector Housing)	3699.35	3725.03	3786.01	3819.79	3807.28	4026.78
4.3 Advances against Fixed Deposits (Including FCNR (B), NRNR Deposits etc.)	609.51	587.69	587.90	610.22	608.84	684.94
4.4 Advances to Individuals against share, bonds, etc.	32.35	36.12	50.63	36.46	36.90	38.33
4.5 Credit Card Outstanding	194.01	196.11	194.89	203.12	205.93	204.35
4.6 Education	489.65	490.65	492.09	495.26	500.81	501.90
4.7 Vehicle Loans	850.88	868.77	905.77	919.41	931.61	949.04
4.8 Other Personal Loans	1199.51	1220.46	1281.71	1275.24	1311.00	1336.42
<b>5 Priority Sector</b>	<b>12483.86</b>	<b>12539.47</b>	<b>12759.20</b>	<b>12823.28</b>	<b>12724.95</b>	<b>14122.17</b>
5.1 Agriculture & Allied Activities	4353.10	4418.41	4606.38	4658.17	4739.71	5225.32
5.2 Micro & Small Enterprises	4738.45	4735.73	4825.43	4776.23	4861.13	5190.55
5.2(a) Manufacturing	2438.27	2448.25	2467.81	2463.06	2495.17	2592.05
5.2(b) Services	2300.17	2287.47	2357.62	2313.17	2365.95	2598.51
5.3 Housing	2362.82	2360.00	2402.21	2412.79	2531.02	2554.24
5.4 Micro-Credit	246.01	253.43	209.96	203.32	209.56	231.10
5.5 Education Loans	481.70	479.78	482.54	483.98	484.39	482.65
5.6 State-Sponsored Orgs. for SC/ST	16.70	17.15	26.19	27.00	27.67	19.35
5.7 Weaker Sections	2105.46	2112.66	2149.12	2185.86	2220.92	2563.05
5.8 Export Credit	410.99	408.92	403.92	354.08	316.11	376.99

- 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.  
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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 Sep 2009 are not comparable with the earlier data, due to change in definition with effect from Sep 2009.

**Source** : Monetary Policy Department, RBI.