

APPENDIX TABLE 11: SECTORAL DEPLOYMENT OF GROSS BANK CREDIT

(Amount in ₹ crore)

Sector	Outstanding as on			Variation during			
	March 27, 2009	March 26, 2010	March 25, 2011	2009-10		2010-11	
				Absolute	Per cent	Absolute	Per cent
1	2	3	4	5	6	7	8
I Gross Bank Credit (II + III)	26,47,368	30,88,569	37,31,466	4,41,201	16.7	6,42,897	20.8
II Food Credit	45,544	48,562	64,111	3,018	6.6	15,549	32.0
III Non-food Credit (1 to 4)	26,01,825	30,40,007	36,67,354	4,38,182	16.8	6,27,347	20.6
1. Agriculture & Allied Activities	3,38,656	416,133	4,60,333	77,477	22.9	44,200	10.6
2. Industry (Micro & Small, Medium and Large)	10,54,390	13,11,451	16,20,849	2,57,061	24.4	3,09,398	23.6
3. Services of which :	6,46,299	7,26,790	9,00,801	80,491	12.5	1,74,011	23.9
3.1 Transport Operators	39,302	52,516	65,463	13,214	33.6	12,947	24.7
3.2 Professional Services	44,257	43,401	60,271	-856	-1.9	16,870	38.9
3.3 Trade	1,44,377	1,64,497	1,86,286	20,120	13.9	21,789	13.2
3.4 Commercial Real Estate	92,421	92,128	1,11,836	-293	-0.3	19,708	21.4
3.5 Non-Banking Financial Companies (NBFCs)	98,853	1,13,441	1,75,577	14,588	14.8	62,136	54.8
4. Personal Loans of which :	5,62,479	5,85,633	6,85,372	23,154	4.1	99,739	17.0
4.1 Consumer Durables	8,187	8,294	10,156	107	1.3	1,862	22.4
4.2 Housing @	2,79,365	3,00,929	3,46,110	21,564	7.7	45,181	15.0
4.3 Advances against Fixed Deposits (Including FCNR(B), NRNR Deposits etc.)	48,676	48,654	60,524	-22	0.0	11,870	24.4
4.4 Credit Card Outstanding	28,000	20,145	18,098	-7,855	-28.1	-2,047	-10.2
4.5 Education	28,579	36,863	43,710	8,284	29.0	6,847	18.6
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5. Priority Sector of which :	9,32,459	10,92,179	12,58,386	1,59,720	17.1	1,66,207	15.2
5.1 Housing#	1,97,110	2,17,877	2,30,686	20,767	10.5	12,809	5.9

@ : Direct housing loans.

: Direct as well as indirect housing loan.

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. Gross bank credit data include bills rediscounted with Reserve Bank, Exim Bank, other financial institutions and inter-bank participations.