

APPENDIX TABLES

APPENDIX TABLE 11: SECTORAL DEPLOYMENT OF GROSS BANK CREDIT

(Amount in ₹ billion)

| Sector | Outstanding as on | | | Variation during | | | |
|--|-------------------|-----------------|-----------------|------------------|----------|----------|----------|
| | Mar 26, 2010 | Mar 25, 2011 | Mar 23, 2012 | 2010-11 | | 2011-12 | |
| | | | | Absolute | Per cent | Absolute | Per cent |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| I Gross Bank Credit (II + III) | 30,885.7 | 37,314.7 | 43,713.5 | 6,429.0 | 20.8 | 6,398.9 | 17.1 |
| II Food Credit | 485.6 | 641.1 | 816.1 | 155.5 | 32.0 | 175.0 | 27.3 |
| III Non-food Credit (1 to 4) | 30,400.1 | 36,673.5 | 42,897.4 | 6,273.5 | 20.6 | 6,223.9 | 17.0 |
| 1 Agriculture & Allied Activities | 4,161.3 | 4,603.3 | 5,225.3 | 442.0 | 10.6 | 622.0 | 13.5 |
| 2 Industry (Micro & Small, Medium and Large) | 13,114.5 | 16,208.5 | 19,659.8 | 3,094.0 | 23.6 | 3,451.3 | 21.3 |
| 3 Services | 7,267.9 | 9,008.0 | 10,329.3 | 1,740.1 | 23.9 | 1,321.3 | 14.7 |
| <i>of which:</i> | | | | | | | |
| 3.1 Transport Operators | 525.2 | 654.6 | 728.1 | 129.5 | 24.7 | 73.5 | 11.2 |
| 3.2 Professional Services | 434.0 | 602.7 | 638.9 | 168.7 | 38.9 | 36.1 | 6.0 |
| 3.3 Trade | 1,645.0 | 1,862.9 | 2,208.8 | 217.9 | 13.2 | 345.9 | 18.6 |
| 3.4 Commercial Real Estate | 921.3 | 1,118.4 | 1,205.2 | 197.1 | 21.4 | 86.8 | 7.8 |
| 3.5 Non-Banking Financial Companies (NBFCs) | 1,134.4 | 1,755.8 | 2,218.1 | 621.4 | 54.8 | 462.4 | 26.3 |
| 4 Personal Loans | 5,856.3 | 6,853.7 | 7,683.1 | 997.4 | 17.0 | 829.4 | 12.1 |
| <i>of which:</i> | | | | | | | |
| 4.1 Consumer Durables | 82.9 | 101.6 | 88.0 | 18.6 | 22.4 | -13.6 | -13.4 |
| 4.2 Housing (Including Priority Sector Housing) | 3,009.3 | 3,461.1 | 3,880.2 | 451.8 | 15.0 | 419.1 | 12.1 |
| 4.3 Advances against Fixed Deposits (Including FCNR (B), NRNR Deposits etc.) | 486.5 | 605.2 | 684.9 | 118.7 | 24.4 | 79.7 | 13.2 |
| 4.4 Credit Card Outstanding | 201.5 | 181.0 | 204.4 | -20.5 | -10.2 | 23.4 | 12.9 |
| 4.5 Education | 368.6 | 437.1 | 501.9 | 68.5 | 18.6 | 64.8 | 14.8 |
| <i>Memo</i> | | | | | | | |
| 5 Priority Sector | 10,921.8 | 12,393.9 | 13,992.5 | 1,472.1 | 13.5 | 1,598.6 | 12.9 |
| <i>of which:</i> | | | | | | | |
| 5.1 Housing | 2,178.8 | 2,306.9 | 2,524.6 | 128.1 | 5.9 | 217.7 | 9.4 |

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.