

**TABLE 49 : SECTORAL DEPLOYMENT OF NON-FOOD GROSS BANK CREDIT
OUTSTANDING**

(₹ Billion)

Sr. No.	Sector	Outstanding as on						
		2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
	Non-food Credit (1 to 4)	26018.25	30396.15	36673.54	42897.45	48695.63	55296.02	60029.52
1	Agriculture & Allied Activities	3386.56	4157.41	4806.34	5466.26	5899.14	6659.79	7658.80
2	Industry (Micro & Small, Medium and Large)	10543.90	13114.51	16045.76	19373.25	22301.79	25164.83	26576.27
2.1	Micro & Small	1689.97	2064.01	2102.06	2366.57	2843.48	3481.94	3800.28
2.2	Medium	1221.55	1326.36	1164.87	1247.89	1247.04	1253.93	1265.36
2.3	Large	7632.38	9724.15	12778.82	15758.80	18211.27	20428.97	21510.63
3	Services	6462.99	7267.90	8942.01	10229.60	11518.86	13374.51	14130.97
3.1	Transport Operators	393.02	525.16	697.45	762.93	796.30	923.43	915.67
3.2	Computer Software	96.87	125.43	138.58	142.97	169.10	185.89	172.14
3.3	Tourism, Hotels & Restaurants	136.25	194.10	276.38	323.19	354.41	398.74	370.37
3.4	Shipping	94.17	92.00	79.16	79.44	82.20	102.42	101.17
3.5	Professional Services	442.57	434.01	451.88	479.61	564.21	796.49	844.17
3.6	Trade	1443.77	1644.97	1850.41	2249.77	2759.53	3257.77	3656.82
3.6.1	Wholesale Trade (other than food procurement)	674.25	863.57	946.89	1203.65	1500.99	1675.70	1800.77
3.6.2	Retail Trade	769.52	781.40	903.52	1046.12	1258.54	1582.07	1856.05
3.7	Commercial Real Estate	924.21	921.28	973.41	1126.52	1260.70	1532.41	1664.61
3.8	Non-Banking Financial Companies (NBFCs)	988.53	1134.41	1902.81	2332.21	2602.57	2937.72	3117.44
3.9	Other Services	1943.60	2196.54	2571.94	2732.96	2929.83	3239.63	3288.59
4	Personal Loans	5624.79	5856.33	6879.44	7828.35	8975.84	10096.89	11663.48
4.1	Consumer Durables	81.87	82.94	62.87	71.31	83.81	128.28	153.05
4.2	Housing (Including Priority Sector Housing)	2793.65	3009.29	3499.25	3970.53	4566.65	5386.10	6285.35
4.3	Advances against Fixed Deposits (Including FCNR (B), NRNR Deposits etc.)	486.76	486.54	493.11	569.72	610.87	635.96	625.16
4.4	Advances to Individuals against share, bonds, etc.	22.87	28.63	28.80	30.00	31.09	38.21	54.34
4.5	Credit Card Outstanding	280.00	201.45	180.98	204.35	249.12	248.56	304.62
4.6	Education	285.79	368.63	427.04	499.33	549.70	600.05	633.20
4.7	Vehicle Loans	619.95	637.91	726.01	890.54	1110.89	1063.01	1246.10
4.8	Other Personal Loans	1053.90	1040.95	1461.38	1592.58	1773.72	1996.72	2361.65
	Memo:							
5	Priority Sector	9324.59	10921.79	12624.45	14210.45	15397.96	18297.25	20103.24
5.1	Agriculture & Allied Activities	3386.56	4157.41	4806.34	5466.26	5899.14	6659.79	7658.80
5.2	Micro & Small Enterprises	3091.95	3735.30	4428.48	4986.25	5622.96	7078.00	8003.43
5.2(a)	Manufacturing	1689.97	2064.01	2102.06	2366.57	2843.48	3482.00	3800.28
5.2(b)	Services	1401.98	1671.30	2326.42	2619.69	2779.47	3596.00	4203.15
5.3	Housing	1971.10	2178.77	2391.05	2658.51	2672.03	3020.07	3223.85
5.4	Micro-Credit	165.29	217.99	192.31	160.24	165.07	172.13	177.02
5.5	Education Loans	278.61	362.47	425.89	480.67	526.12	578.88	591.85
5.6	State-Sponsored Orgs. for SC/ST	24.51	12.34	0.87	1.79	1.24	3.28	3.48
5.7	Weaker Sections	1394.22	1891.64	1906.13	2333.59	2733.98	3860.00	4048.84
5.8	Export Credit	273.39	302.00	318.21	391.00	422.34	483.13	426.26

Note : 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.
For 2013-14 & 2014-15 it is related to 46 banks.