

**TABLE 177 : DEPLOYMENT OF BANK CREDIT BY MAJOR SECTORS**

(₹ Billion)

| Sr. No.      | Sector                                                       | Outstanding as on |                 |                 |                 |                 |                 |
|--------------|--------------------------------------------------------------|-------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|              |                                                              | Jun 27, 2014      | Jul 25, 2014    | Aug 22, 2014    | Sep 19, 2014    | Oct 31, 2014    | Nov 28, 2014    |
|              | <b>Non-food Credit (1 to 4)</b>                              | <b>56012.05</b>   | <b>55795.95</b> | <b>55853.27</b> | <b>56138.48</b> | <b>57324.88</b> | <b>57354.37</b> |
| <b>1</b>     | <b>Agriculture &amp; Allied Activities</b>                   | <b>7150.37</b>    | <b>7165.64</b>  | <b>7203.75</b>  | <b>7208.41</b>  | <b>7409.12</b>  | <b>7391.37</b>  |
| <b>2</b>     | <b>Industry (Micro &amp; Small, Medium and Large)</b>        | <b>25094.46</b>   | <b>25011.13</b> | <b>24911.57</b> | <b>24983.04</b> | <b>25247.18</b> | <b>25318.31</b> |
| 2.1          | Micro & Small                                                | 3529.02           | 3507.21         | 3469.05         | 3495.62         | 3527.74         | 3576.34         |
| 2.2          | Medium                                                       | 1234.51           | 1261.09         | 1227.96         | 1234.59         | 1253.64         | 1242.85         |
| 2.3          | Large                                                        | 20330.93          | 20242.82        | 20214.56        | 20252.83        | 20465.80        | 20499.12        |
| <b>3</b>     | <b>Services</b>                                              | <b>13401.98</b>   | <b>13189.69</b> | <b>12995.69</b> | <b>13090.03</b> | <b>13435.31</b> | <b>13335.34</b> |
| 3.1          | Transport Operators                                          | 910.97            | 913.38          | 872.52          | 864.40          | 873.20          | 876.63          |
| 3.2          | Computer Software                                            | 182.09            | 179.82          | 160.50          | 168.83          | 163.60          | 167.72          |
| 3.3          | Tourism, Hotels & Restaurants                                | 394.70            | 363.83          | 359.90          | 360.96          | 362.49          | 358.88          |
| 3.4          | Shipping                                                     | 96.68             | 99.55           | 95.27           | 94.32           | 95.98           | 95.76           |
| 3.5          | Professional Services                                        | 811.98            | 814.81          | 697.30          | 701.87          | 718.86          | 712.84          |
| 3.6          | Trade                                                        | 3254.66           | 3248.93         | 3182.19         | 3204.52         | 3199.39         | 3222.15         |
| 3.6.1        | Wholesale Trade (other than food procurement)                | 1643.63           | 1614.86         | 1604.38         | 1595.59         | 1540.90         | 1572.82         |
| 3.6.2        | Retail Trade                                                 | 1611.02           | 1634.07         | 1577.81         | 1608.93         | 1658.49         | 1649.33         |
| 3.7          | Commercial Real Estate                                       | 1553.82           | 1585.71         | 1583.33         | 1616.97         | 1639.07         | 1634.59         |
| 3.8          | Non-Banking Financial Companies (NBFCs)                      | 3057.47           | 2934.18         | 2940.38         | 2925.11         | 3097.86         | 3049.91         |
| 3.9          | Other Services                                               | 3139.62           | 3089.26         | 3104.30         | 3153.07         | 3284.86         | 3216.86         |
| <b>4</b>     | <b>Personal Loans</b>                                        | <b>10365.23</b>   | <b>10429.50</b> | <b>10742.25</b> | <b>10857.00</b> | <b>11233.26</b> | <b>11309.35</b> |
| 4.1          | Consumer Durables                                            | 140.41            | 141.06          | 141.95          | 142.52          | 146.18          | 146.60          |
| 4.2          | Housing (Including Priority Sector Housing)                  | 5614.22           | 5663.85         | 5707.83         | 5769.51         | 5899.31         | 5928.01         |
| 4.3          | Adv. against Fixed Deposits(Including FCNR(B),NRNR Dep. etc) | 554.32            | 535.89          | 532.24          | 534.47          | 549.75          | 553.39          |
| 4.4          | Advances to Individuals against share, bonds, etc.           | 34.66             | 35.36           | 35.84           | 37.12           | 38.93           | 39.95           |
| 4.5          | Credit Card Outstanding                                      | 267.98            | 273.04          | 279.11          | 276.04          | 294.42          | 294.86          |
| 4.6          | Education                                                    | 604.87            | 611.65          | 622.40          | 626.11          | 632.31          | 627.67          |
| 4.7          | Vehicle Loans                                                | 1112.30           | 1119.69         | 1376.46         | 1395.61         | 1451.47         | 1456.45         |
| 4.8          | Other Personal Loans                                         | 2036.49           | 2048.95         | 2046.42         | 2075.61         | 2220.88         | 2262.42         |
| <b>Memo:</b> |                                                              |                   |                 |                 |                 |                 |                 |
| <b>5</b>     | <b>Priority Sector</b>                                       | <b>18678.89</b>   | <b>18348.25</b> | <b>18356.76</b> | <b>18929.79</b> | <b>19245.82</b> | <b>19203.69</b> |
| 5.1          | Agriculture & Allied Activities                              | 7150.37           | 7165.64         | 7203.75         | 7208.41         | 7409.12         | 7391.37         |
| 5.2          | Micro & Small Enterprises                                    | 7234.24           | 7316.78         | 7295.07         | 7354.96         | 7465.69         | 7469.95         |
| 5.2(a)       | Manufacturing                                                | 3529.02           | 3507.21         | 3469.05         | 3495.62         | 3527.74         | 3576.34         |
| 5.2(b)       | Services                                                     | 3705.22           | 3810.84         | 3826.03         | 3859.35         | 3937.94         | 3893.62         |
| 5.3          | Housing                                                      | 3078.12           | 3127.74         | 3146.26         | 3168.00         | 3178.61         | 3158.56         |
| 5.4          | Micro-Credit                                                 | 172.18            | 177.15          | 168.69          | 167.32          | 172.08          | 169.18          |
| 5.5          | Education Loans                                              | 571.27            | 577.02          | 582.89          | 586.40          | 593.57          | 590.96          |
| 5.6          | State-Sponsored Orgs. for SC/ST                              | 2.64              | 2.36            | 3.52            | 3.55            | 3.53            | 3.52            |
| 5.7          | Weaker Sections                                              | 3694.57           | 3733.01         | 3727.94         | 3769.82         | 3886.34         | 3899.14         |
| 5.8          | Export Credit                                                | 462.91            | 471.08          | 444.01          | 430.13          | 421.51          | 415.66          |

(Continued)

**TABLE 177 : DEPLOYMENT OF BANK CREDIT BY MAJOR SECTORS (Concl'd.)**

(₹ Billion)

| Sr. No.      | Sector                                                       | Outstanding as on |                 |                 |                 |                 |                 |                 |
|--------------|--------------------------------------------------------------|-------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|              |                                                              | Dec 26, 2014      | Jan 23, 2015    | Feb 20, 2015    | Mar 20, 2015    | Apr 17, 2015    | May 29, 2015    | Jun 26, 2015    |
|              | <b>Non-food Credit (1 to 4)</b>                              | <b>57869.56</b>   | <b>58253.29</b> | <b>58898.96</b> | <b>60029.52</b> | <b>60413.75</b> | <b>60488.59</b> | <b>60713.97</b> |
| <b>1</b>     | <b>Agriculture &amp; Allied Activities</b>                   | <b>7473.18</b>    | <b>7509.75</b>  | <b>7544.23</b>  | <b>7658.80</b>  | <b>7835.33</b>  | <b>7779.11</b>  | <b>7946.45</b>  |
| <b>2</b>     | <b>Industry (Micro &amp; Small, Medium and Large)</b>        | <b>25587.52</b>   | <b>25721.84</b> | <b>25974.38</b> | <b>26576.27</b> | <b>26582.23</b> | <b>26388.98</b> | <b>26301.47</b> |
| 2.1          | Micro & Small                                                | 3649.68           | 3686.69         | 3694.83         | 3800.28         | 3886.81         | 3851.41         | 3740.11         |
| 2.2          | Medium                                                       | 1254.40           | 1271.72         | 1287.00         | 1265.36         | 1266.33         | 1245.69         | 1204.03         |
| 2.3          | Large                                                        | 20683.44          | 20763.43        | 20992.55        | 21510.63        | 21429.09        | 21291.88        | 21357.33        |
| <b>3</b>     | <b>Services</b>                                              | <b>13354.64</b>   | <b>13384.87</b> | <b>13663.76</b> | <b>14130.97</b> | <b>14221.00</b> | <b>14371.96</b> | <b>14331.31</b> |
| 3.1          | Transport Operators                                          | 866.22            | 868.49          | 875.17          | 915.67          | 923.56          | 920.58          | 924.65          |
| 3.2          | Computer Software                                            | 169.91            | 167.74          | 161.82          | 172.14          | 175.75          | 177.87          | 175.70          |
| 3.3          | Tourism, Hotels & Restaurants                                | 358.81            | 356.40          | 359.94          | 370.37          | 376.05          | 368.50          | 368.75          |
| 3.4          | Shipping                                                     | 95.67             | 92.32           | 97.46           | 101.17          | 101.01          | 104.74          | 104.21          |
| 3.5          | Professional Services                                        | 714.77            | 720.23          | 726.13          | 844.17          | 843.33          | 844.04          | 861.96          |
| 3.6          | Trade                                                        | 3270.26           | 3329.65         | 3423.77         | 3656.82         | 3623.65         | 3702.04         | 3700.41         |
| 3.6.1        | Wholesale Trade (other than food procurement)                | 1607.20           | 1652.64         | 1729.43         | 1800.77         | 1751.31         | 1806.01         | 1808.07         |
| 3.6.2        | Retail Trade                                                 | 1663.06           | 1677.01         | 1694.34         | 1856.05         | 1872.34         | 1896.04         | 1892.35         |
| 3.7          | Commercial Real Estate                                       | 1626.64           | 1649.78         | 1665.31         | 1664.61         | 1664.43         | 1658.59         | 1669.02         |
| 3.8          | Non-Banking Financial Companies (NBFCs)                      | 2984.86           | 2944.77         | 3001.30         | 3117.44         | 3221.60         | 3206.47         | 3117.89         |
| 3.9          | Other Services                                               | 3267.51           | 3255.50         | 3352.87         | 3288.59         | 3291.62         | 3389.13         | 3408.72         |
| <b>4</b>     | <b>Personal Loans</b>                                        | <b>11454.22</b>   | <b>11636.84</b> | <b>11716.59</b> | <b>11663.48</b> | <b>11775.18</b> | <b>11948.54</b> | <b>12134.74</b> |
| 4.1          | Consumer Durables                                            | 147.36            | 148.78          | 149.96          | 153.05          | 155.87          | 157.13          | 158.58          |
| 4.2          | Housing (Including Priority Sector Housing)                  | 5986.83           | 6084.98         | 6157.84         | 6285.35         | 6418.73         | 6483.60         | 6533.55         |
| 4.3          | Adv. against Fixed Deposits(Including FCNR(B),NRNR Dep. etc) | 596.73            | 625.13          | 603.80          | 625.16          | 626.95          | 602.52          | 610.81          |
| 4.4          | Advances to Individuals against share, bonds, etc.           | 40.75             | 43.43           | 44.63           | 54.34           | 53.39           | 51.33           | 51.50           |
| 4.5          | Credit Card Outstanding                                      | 302.64            | 310.77          | 311.44          | 304.62          | 312.58          | 323.69          | 328.65          |
| 4.6          | Education                                                    | 629.51            | 635.70          | 634.36          | 633.20          | 638.04          | 634.87          | 638.71          |
| 4.7          | Vehicle Loans                                                | 1453.09           | 1479.11         | 1492.63         | 1246.10         | 1265.37         | 1297.23         | 1295.07         |
| 4.8          | Other Personal Loans                                         | 2297.31           | 2308.94         | 2321.93         | 2361.65         | 2304.24         | 2398.18         | 2517.87         |
| <b>Memo:</b> |                                                              |                   |                 |                 |                 |                 |                 |                 |
| <b>5</b>     | <b>Priority Sector</b>                                       | <b>19433.63</b>   | <b>19640.14</b> | <b>19723.74</b> | <b>20103.24</b> | <b>20191.65</b> | <b>20094.33</b> | <b>20584.57</b> |
| 5.1          | Agriculture & Allied Activities                              | 7473.18           | 7509.75         | 7544.23         | 7658.80         | 7835.33         | 7779.11         | 7946.45         |
| 5.2          | Micro & Small Enterprises                                    | 7593.39           | 7736.96         | 7774.09         | 8003.43         | 8126.44         | 8109.54         | 8045.79         |
| 5.2(a)       | Manufacturing                                                | 3649.68           | 3686.69         | 3694.83         | 3800.28         | 3886.81         | 3851.41         | 3740.11         |
| 5.2(b)       | Services                                                     | 3943.71           | 4050.27         | 4079.25         | 4203.15         | 4239.63         | 4258.12         | 4305.68         |
| 5.3          | Housing                                                      | 3187.29           | 3211.77         | 3203.24         | 3223.85         | 3203.45         | 3218.36         | 3208.29         |
| 5.4          | Micro-Credit                                                 | 170.79            | 170.19          | 173.10          | 177.02          | 175.87          | 171.39          | 176.28          |
| 5.5          | Education Loans                                              | 591.01            | 595.75          | 592.37          | 591.85          | 591.90          | 580.03          | 587.23          |
| 5.6          | State-Sponsored Orgs. for SC/ST                              | 3.48              | 3.51            | 3.53            | 3.48            | 3.50            | 3.50            | 3.55            |
| 5.7          | Weaker Sections                                              | 3954.16           | 3963.28         | 3983.98         | 4048.84         | 4015.47         | 3981.04         | 4186.06         |
| 5.8          | Export Credit                                                | 406.30            | 391.39          | 404.89          | 426.26          | 440.39          | 414.26          | 404.80          |

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.