

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

(₹ Billion)

Sr. No.	Sector	Outstanding as on						
		2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
	Non-food Credit (1 to 4)	30396.15	36673.54	42897.45	48695.63	55296.01	60029.52	65469.03
1	Agriculture & Allied Activities	4157.41	4806.34	5466.26	5899.14	6659.79	7658.80	8829.42
2	Industry (Micro & Small, Medium and Large)	13114.51	16045.76	19373.25	22301.79	25164.83	26576.27	27306.77
2.1	Micro & Small	2064.01	2102.06	2366.57	2843.48	3481.94	3800.28	3714.67
2.2	Medium	1326.36	1164.87	1247.89	1247.04	1240.69	1245.36	1148.21
2.3	Large	9724.15	12778.82	15758.80	18211.27	20442.20	21530.63	22443.89
3	Services	7267.90	8942.01	10229.60	11518.86	13374.51	14130.97	15410.67
3.1	Transport Operators	525.16	697.45	762.93	796.30	923.42	915.66	997.43
3.2	Computer Software	125.43	138.58	142.97	169.10	185.89	172.14	190.96
3.3	Tourism, Hotels & Restaurants	194.10	276.38	323.19	354.41	398.75	370.36	370.53
3.4	Shipping	92.00	79.16	79.44	82.20	102.43	101.17	104.30
3.5	Professional Services	434.01	451.88	479.61	564.21	796.49	844.17	1046.00
3.6	Trade	1644.97	1850.41	2249.77	2759.53	3257.77	3656.82	3810.98
3.6.1	Wholesale Trade (other than food procurement)	863.57	946.89	1203.65	1500.99	1675.70	1800.77	1686.08
3.6.2	Retail Trade	781.40	903.52	1046.12	1258.54	1582.07	1856.04	2124.90
3.7	Commercial Real Estate	921.28	973.41	1126.52	1260.70	1532.40	1664.61	1776.13
3.8	Non-Banking Financial Companies (NBFCs)	1134.41	1902.81	2332.21	2602.57	2937.73	3117.44	3527.42
3.9	Other Services	2196.54	2571.94	2732.96	2929.83	3239.63	3288.58	3586.93
4	Personal Loans	5856.33	6879.44	7828.35	8975.84	10096.89	11663.48	13922.16
4.1	Consumer Durables	82.94	62.87	71.31	83.81	128.28	153.05	177.53
4.2	Housing (Including Priority Sector Housing)	3009.29	3499.25	3970.53	4566.65	5386.10	6285.35	7467.80
4.3	Advances against Fixed Deposits (Including FCNR (B), NRNR Deposits etc.)	486.54	493.11	569.72	610.87	635.96	625.16	666.83
4.4	Advances to Individuals against share, bonds, etc.	28.63	28.80	30.00	31.09	38.21	54.34	64.19
4.5	Credit Card Outstanding	201.45	180.98	204.35	249.12	248.57	304.62	376.79
4.6	Education	368.63	427.04	499.33	549.70	600.05	633.20	682.24
4.7	Vehicle Loans	637.91	726.01	890.54	1110.89	1063.00	1246.10	1529.08
4.8	Other Personal Loans	1040.95	1461.38	1592.58	1773.72	1996.71	2361.65	2957.71
5	Priority Sector	10921.79	12624.45	14210.45	15397.96	18297.24	20103.24	22259.07
	Memo:							
5.1	Agriculture & Allied Activities	4157.41	4806.34	5466.26	5899.14	6659.79	7658.80	8825.90
5.2	Micro & Small Enterprises	3735.30	4428.48	4986.25	5622.96	7078.13	8003.43	8475.87
5.2(a)	Manufacturing	2064.01	2102.06	2366.57	2843.48	3481.94	3800.28	3714.67
5.2(b)	Services	1671.30	2326.42	2619.69	2779.47	3596.18	4203.14	4761.20
5.3	Housing	2178.77	2391.05	2658.51	2672.03	3020.07	3223.86	3422.76
5.4	Micro-Credit	217.99	192.31	160.24	165.07	172.13	177.01	188.46
5.5	Education Loans	362.47	425.89	480.67	526.12	578.88	591.84	601.37
5.6	State-Sponsored Orgs. for SC/ST	12.34	0.87	1.79	1.24	3.28	3.48	5.14
5.7	Weaker Sections	1891.64	1906.13	2333.59	2733.98	3860.00	4048.84	4773.97
5.8	Export Credit	302.00	318.21	391.00	422.34	483.13	426.26	423.82

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 and 2015-16 it is related to 46 banks.