

No. 15: Deployment of Gross Bank Credit by Major Sectors

(₹ Billion)

Item	Outstanding as on				Growth (%)	
	Mar. 30, 2018	2017	2018		Financial year so far	Y-o-Y
		Aug. 18	Jul. 20	Aug. 31	2018-19	2018
	1	2	3	4	5	6
1 Gross Bank Credit	77,303	69,659	76,734	78,191	1.1	12.2
1.1 Food Credit	419	542	458	488	16.5	-10.0
1.2 Non-food Credit	76,884	69,117	76,276	77,704	1.1	12.4
1.2.1 Agriculture & Allied Activities	10,302	9,777	10,385	10,419	1.1	6.6
1.2.2 Industry	26,993	26,112	26,371	26,621	-1.4	1.9
1.2.2.1 Micro & Small	3,730	3,571	3,594	3,664	-1.8	2.6
1.2.2.2 Medium	1,037	989	1,035	1,053	1.5	6.5
1.2.2.3 Large	22,226	21,552	21,741	21,904	-1.4	1.6
1.2.3 Services	20,505	16,375	20,075	20,740	1.1	26.7
1.2.3.1 Transport Operators	1,213	1,103	1,243	1,256	3.6	13.9
1.2.3.2 Computer Software	186	176	181	183	-1.5	4.2
1.2.3.3 Tourism, Hotels & Restaurants	365	363	362	370	1.4	1.9
1.2.3.4 Shipping	63	71	66	68	7.5	-5.1
1.2.3.5 Professional Services	1,554	1,284	1,549	1,586	2.0	23.5
1.2.3.6 Trade	4,669	4,096	4,625	4,751	1.7	16.0
1.2.3.6.1 Wholesale Trade	2,052	1,754	2,029	2,105	2.6	20.0
1.2.3.6.2 Retail Trade	2,618	2,342	2,597	2,646	1.1	13.0
1.2.3.7 Commercial Real Estate	1,858	1,761	1,818	1,872	0.8	6.3
1.2.3.8 Non-Banking Financial Companies (NBFCs)	4,964	3,405	4,735	4,902	-1.3	43.9
1.2.3.9 Other Services	5,633	4,115	5,496	5,752	2.1	39.8
1.2.4 Personal Loans	19,085	16,854	19,445	19,924	4.4	18.2
1.2.4.1 Consumer Durables	197	172	205	32	-83.8	-81.4
1.2.4.2 Housing	9,746	8,906	10,063	10,419	6.9	17.0
1.2.4.3 Advances against Fixed Deposits	725	600	644	668	-7.8	11.4
1.2.4.4 Advances to Individuals against share & bond	56	53	60	58	5.1	10.6
1.2.4.5 Credit Card Outstanding	686	571	743	785	14.4	37.4
1.2.4.6 Education	697	706	689	698	0.1	-1.2
1.2.4.7 Vehicle Loans	1,898	1,735	1,918	1,955	3.0	12.7
1.2.4.8 Other Personal Loans	5,080	4,111	5,124	5,309	4.5	29.2
1.2A Priority Sector	25,532	23,642	25,324	25,633	0.4	8.4
1.2A.1 Agriculture & Allied Activities	10,216	9,753	10,322	10,359	1.4	6.2
1.2A.2 Micro & Small Enterprises	9,964	8,741	9,717	9,881	-0.8	13.0
1.2A.2.1 Manufacturing	3,730	3,571	3,594	3,664	-1.8	2.6
1.2A.2.2 Services	6,234	5,170	6,122	6,217	-0.3	20.3
1.2A.3 Housing	3,756	3,625	3,893	3,936	4.8	8.6
1.2A.4 Micro-Credit	264	150	208	212	-19.7	41.4
1.2A.5 Education Loans	607	593	574	578	-4.9	-2.6
1.2A.6 State-Sponsored Orgs. for SC/ST	3	3	4	3	17.9	37.4
1.2A.7 Weaker Sections	5,690	5,312	5,825	5,871	3.2	10.5
1.2A.8 Export Credit	283	415	219	205	-27.5	-50.6