

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

(₹ Billion)

Item	Outstanding as on				Growth (%)	
	Mar. 21, 2014	2014	2015		Financial year so far	Y-o-Y
		Feb. 21	Jan. 23	Feb. 20	2014-15	2015
	1	2	3	4	5	6
<b>1 Gross Bank Credit</b>	<b>56,572</b>	<b>55,193</b>	<b>59,712</b>	<b>60,327</b>	<b>6.6</b>	<b>9.3</b>
<b>1.1 Food Credit</b>	<b>912</b>	<b>990</b>	<b>1,070</b>	<b>1,041</b>	<b>14.1</b>	<b>5.1</b>
<b>1.2 Non-food Credit</b>	<b>55,660</b>	<b>54,203</b>	<b>58,643</b>	<b>59,286</b>	<b>6.5</b>	<b>9.4</b>
<b>1.2.1 Agriculture &amp; Allied Activities</b>	<b>6,694</b>	<b>6,510</b>	<b>7,549</b>	<b>7,585</b>	<b>13.3</b>	<b>16.5</b>
<b>1.2.2 Industry</b>	<b>25,229</b>	<b>24,648</b>	<b>25,877</b>	<b>26,128</b>	<b>3.6</b>	<b>6.0</b>
1.2.2.1 Micro & Small	3,517	3,404	3,721	3,728	6.0	9.5
1.2.2.2 Medium	1,274	1,275	1,285	1,300	2.0	2.0
1.2.2.3 Large	20,438	19,969	20,872	21,100	3.2	5.7
<b>1.2.3 Services</b>	<b>13,351</b>	<b>12,885</b>	<b>13,511</b>	<b>13,788</b>	<b>3.3</b>	<b>7.0</b>
1.2.3.1 Transport Operators	894	885	872	878	-1.8	-0.7
1.2.3.2 Computer Software	176	175	169	163	-7.4	-7.1
1.2.3.3 Tourism, Hotels & Restaurants	392	392	357	361	-7.9	-8.0
1.2.3.4 Shipping	99	94	92	98	-1.5	3.8
1.2.3.5 Professional Services	705	693	723	729	3.4	5.1
1.2.3.6 Trade	3,237	3,151	3,390	3,485	7.6	10.6
1.2.3.6.1 Wholesale Trade	1,709	1,665	1,705	1,782	4.2	7.0
1.2.3.6.2 Retail Trade	1,528	1,486	1,686	1,703	11.5	14.6
1.2.3.7 Commercial Real Estate	1,544	1,470	1,665	1,681	8.9	14.3
1.2.3.8 Non-Banking Financial Companies (NBFCs)	2,946	2,819	2,962	3,020	2.5	7.1
1.2.3.9 Other Services	3,358	3,205	3,280	3,373	0.5	5.2
<b>1.2.4 Personal Loans</b>	<b>10,386</b>	<b>10,159</b>	<b>11,705</b>	<b>11,786</b>	<b>13.5</b>	<b>16.0</b>
1.2.4.1 Consumer Durables	128	124	149	150	16.9	21.2
1.2.4.2 Housing	5,423	5,291	6,137	6,211	14.5	17.4
1.2.4.3 Advances against Fixed Deposits	639	569	629	608	-4.7	7.0
1.2.4.4 Advances to Individuals against share & bonds	39	36	45	46	17.0	26.5
1.2.4.5 Credit Card Outstanding	249	254	311	312	25.3	22.7
1.2.4.6 Education	600	602	636	635	5.7	5.5
1.2.4.7 Vehicle Loans	1,301	1,285	1,479	1,493	14.7	16.1
1.2.4.8 Other Personal Loans	2,006	1,999	2,319	2,332	16.2	16.7
<b>1.2A Priority Sector</b>	<b>18,412</b>	<b>17,942</b>	<b>19,759</b>	<b>19,842</b>	<b>7.8</b>	<b>10.6</b>
1.2A.1 Agriculture & Allied Activities	6,694	6,510	7,549	7,585	13.3	16.5
1.2A.2 Micro & Small Enterprises	7,142	6,951	7,800	7,836	9.7	12.7
1.2A.2.1 Manufacturing	3,517	3,404	3,721	3,728	6.0	9.5
1.2A.2.2 Services	3,625	3,546	4,079	4,107	13.3	15.8
1.2A.3 Housing	3,034	2,985	3,226	3,217	6.0	7.8
1.2A.4 Micro-Credit	174	175	172	175	0.2	-0.3
1.2A.5 Education Loans	579	571	596	593	2.3	3.7
1.2A.6 State-Sponsored Orgs. for SC/ST	3	1	4	4	7.0	144.1
1.2A.7 Weaker Sections	3,862	3,549	3,965	3,986	3.2	12.3
1.2A.8 Export Credit	483	434	391	405	-16.2	-6.8