

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

(₹ Billion)

Item	Outstanding as on				Growth (%)	
	Mar. 23, 2012	2011	2012		Financial year so far	Y-o-Y
		Nov. 18	Oct. 19	Nov. 30	2012-13	2012
	1	2	3	4	5	6
1 Gross Bank Credit	43714	39503	45261	46610	6.6	18.0
1.1 Food Credit	816	779	941	1058	29.6	35.8
1.2 Non-food Credit	42897	38724	44320	45552	6.2	17.6
1.2.1 Agriculture & Allied Activities	5225	4418	5351	5495	5.2	24.4
1.2.2 Industry	19675	17712	20264	20853	6.0	17.7
1.2.2.1 Micro & Small	2592	2448	2595	2685	3.6	9.7
1.2.2.2 Medium	2056	1972	1984	2031	-1.2	3.0
1.2.2.3 Large	15026	13292	15685	16137	7.4	21.4
1.2.3 Services	10168	9215	10368	10625	4.5	15.3
1.2.3.1 Transport Operators	713	650	791	790	10.8	21.5
1.2.3.2 Computer Software	154	146	151	164	6.5	12.3
1.2.3.3 Tourism, Hotels & Restaurants	313	303	341	342	9.2	13.0
1.2.3.4 Shipping	89	97	81	81	-8.4	-16.1
1.2.3.5 Professional Services	639	537	503	511	-20.0	-4.8
1.2.3.6 Trade	2209	2058	2441	2538	14.9	23.3
1.2.3.6.1 Wholesale Trade	1280	1147	1326	1389	8.6	21.1
1.2.3.6.2 Retail Trade	929	911	1115	1148	23.6	26.1
1.2.3.7 Commercial Real Estate	1205	1141	1188	1201	-0.3	5.3
1.2.3.8 Non-Banking Financial Companies (NBFCs)	2218	1872	2371	2439	10.0	30.3
1.2.3.9 Other Services	2628	2411	2505	2558	-2.6	6.1
1.2.4 Personal Loans	7830	7378	8337	8580	9.6	16.3
1.2.4.1 Consumer Durables	88	82	72	75	-14.4	-7.8
1.2.4.2 Housing	4027	3861	4285	4372	8.6	13.2
1.2.4.3 Advances against Fixed Deposits	685	540	586	615	-10.2	13.9
1.2.4.4 Advances to Individuals against share & bonds	38	36	30	31	-20.4	-15.5
1.2.4.5 Credit Card Outstanding	204	196	227	247	20.6	25.7
1.2.4.6 Education	502	491	537	543	8.2	10.6
1.2.4.7 Vehicle Loans	949	869	1040	1093	15.2	25.8
1.2.4.8 Other Personal Loans	1336	1304	1561	1604	20.0	23.0
1.2A Priority Sector	14122	12682	13979	14617	3.5	15.3
1.2A.1 Agriculture & Allied Activities	5225	4418	5351	5495	5.2	24.4
1.2A.2 Micro & Small Enterprises	5191	4736	5137	5262	1.4	11.1
1.2A.2.1 Manufacturing	2592	2448	2595	2685	3.6	9.7
1.2A.2.2 Services	2599	2287	2541	2576	-0.9	12.6
1.2A.3 Housing	2654	2480	2619	2667	0.5	7.5
1.2A.4 Micro-Credit	231	253	218	219	-5.3	-13.6
1.2A.5 Education Loans	483	480	517	523	8.3	8.9
1.2A.6 State-Sponsored Orgs. for SC/ST	18	17	20	20	12.9	18.5
1.2A.7 Weaker Sections	2563	2113	2696	2725	6.3	29.0
1.2A.8 Export Credit	377	409	388	401	6.5	-1.8