

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

(₹ Billion)

Item	Outstanding as on				Growth (%)	
	Mar. 31, 2017	2016	2017		Financial year so far	Y-o-Y
		Sep. 30	Aug. 18	Sep. 29	2017-18	2017
	1	2	3	4	5	6
1 Gross Bank Credit	71,347	69,167	69,599	72,068	1.0	4.2
1.1 Food Credit	400	1,611	482	398	-0.7	-75.3
1.2 Non-food Credit	70,947	67,556	69,117	71,671	1.0	6.1
1.2.1 Agriculture & Allied Activities	9,924	9,427	9,777	9,971	0.5	5.8
1.2.2 Industry	26,800	26,522	26,112	26,404	-1.5	-0.4
1.2.2.1 Micro & Small	3,697	3,630	3,571	3,690	-0.2	1.7
1.2.2.2 Medium	1,048	1,107	989	1,019	-2.8	-8.0
1.2.2.3 Large	22,055	21,784	21,552	21,696	-1.6	-0.4
1.2.3 Services	18,022	16,590	16,375	17,749	-1.5	7.0
1.2.3.1 Transport Operators	1,104	1,049	1,103	1,126	1.9	7.3
1.2.3.2 Computer Software	179	183	176	181	1.3	-0.9
1.2.3.3 Tourism, Hotels & Restaurants	375	385	363	370	-1.4	-3.9
1.2.3.4 Shipping	84	98	71	75	-10.1	-23.2
1.2.3.5 Professional Services	1,377	1,206	1,284	1,305	-5.2	8.2
1.2.3.6 Trade	4,279	4,050	4,096	4,346	1.6	7.3
1.2.3.6.1 Wholesale Trade	1,932	1,809	1,754	1,875	-3.0	3.6
1.2.3.6.2 Retail Trade	2,347	2,240	2,342	2,471	5.3	10.3
1.2.3.7 Commercial Real Estate	1,856	1,810	1,761	1,863	0.4	2.9
1.2.3.8 Non-Banking Financial Companies (NBFCs)	3,910	3,701	3,405	3,862	-1.2	4.4
1.2.3.9 Other Services	4,859	4,108	4,115	4,619	-4.9	12.5
1.2.4 Personal Loans	16,200	15,017	16,854	17,547	8.3	16.8
1.2.4.1 Consumer Durables	208	195	172	178	-14.2	-8.6
1.2.4.2 Housing	8,601	8,058	8,906	9,086	5.6	12.8
1.2.4.3 Advances against Fixed Deposits	661	664	600	653	-1.2	-1.6
1.2.4.4 Advances to Individuals against share & bond	48	59	53	57	20.0	-3.6
1.2.4.5 Credit Card Outstanding	521	432	571	599	15.0	38.7
1.2.4.6 Education	701	712	706	720	2.7	1.1
1.2.4.7 Vehicle Loans	1,705	1,635	1,735	1,786	4.7	9.2
1.2.4.8 Other Personal Loans	3,755	3,262	4,111	4,468	19.0	37.0
1.2A Priority Sector	24,357	23,389	23,642	24,266	-0.4	3.7
1.2A.1 Agriculture & Allied Activities	9,909	9,385	9,753	9,950	0.4	6.0
1.2A.2 Micro & Small Enterprises	9,020	8,744	8,741	9,079	0.7	3.8
1.2A.2.1 Manufacturing	3,697	3,630	3,571	3,690	-0.2	1.7
1.2A.2.2 Services	5,322	5,114	5,170	5,389	1.3	5.4
1.2A.3 Housing	3,683	3,585	3,625	3,688	0.1	2.9
1.2A.4 Micro-Credit	189	182	150	164	-13.0	-9.6
1.2A.5 Education Loans	604	620	593	600	-0.8	-3.3
1.2A.6 State-Sponsored Orgs. for SC/ST	6	6	3	3	-57.1	-56.3
1.2A.7 Weaker Sections	5,546	4,938	5,312	5,422	-2.2	9.8
1.2A.8 Export Credit	425	492	415	458	7.7	-7.0