

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
		Nov. 25	Oct. 27	Nov. 24	2017-18	2017
	1	2	3	4	5	6
1 Gross Bank Credit	71,347	65,994	70,996	71,501	0.2	8.3
1.1 Food Credit	400	632	412	356	-11.1	-43.7
1.2 Non-food Credit	70,947	65,362	70,584	71,145	0.3	8.8
1.2.1 Agriculture & Allied Activities	9,924	9,112	9,810	9,882	-0.4	8.4
1.2.2 Industry	26,800	25,793	25,991	26,041	-2.8	1.0
1.2.2.1 Micro & Small	3,697	3,435	3,585	3,592	-2.8	4.6
1.2.2.2 Medium	1,048	1,033	940	947	-9.7	-8.3
1.2.2.3 Large	22,055	21,325	21,466	21,502	-2.5	0.8
1.2.3 Services	18,022	15,426	17,336	17,593	-2.4	14.0
1.2.3.1 Transport Operators	1,104	1,017	1,123	1,145	3.7	12.6
1.2.3.2 Computer Software	179	179	173	169	-5.3	-5.5
1.2.3.3 Tourism, Hotels & Restaurants	375	380	364	368	-1.9	-3.1
1.2.3.4 Shipping	84	107	70	75	-10.0	-29.7
1.2.3.5 Professional Services	1,377	1,177	1,366	1,353	-1.7	15.0
1.2.3.6 Trade	4,279	3,728	4,265	4,328	1.1	16.1
1.2.3.6.1 Wholesale Trade	1,932	1,682	1,855	1,909	-1.2	13.5
1.2.3.6.2 Retail Trade	2,347	2,047	2,410	2,419	3.1	18.2
1.2.3.7 Commercial Real Estate	1,856	1,762	1,829	1,819	-2.0	3.2
1.2.3.8 Non-Banking Financial Companies (NBFCs)	3,910	3,165	3,615	3,603	-7.9	13.8
1.2.3.9 Other Services	4,859	3,910	4,531	4,732	-2.6	21.0
1.2.4 Personal Loans	16,200	15,031	17,447	17,630	8.8	17.3
1.2.4.1 Consumer Durables	208	196	178	180	-13.6	-8.2
1.2.4.2 Housing	8,601	8,153	9,035	9,221	7.2	13.1
1.2.4.3 Advances against Fixed Deposits	661	595	532	537	-18.8	-9.8
1.2.4.4 Advances to Individuals against share & bond	48	46	54	55	14.9	18.1
1.2.4.5 Credit Card Outstanding	521	463	637	637	22.2	37.5
1.2.4.6 Education	701	710	718	717	2.3	1.0
1.2.4.7 Vehicle Loans	1,705	1,673	1,804	1,808	6.0	8.0
1.2.4.8 Other Personal Loans	3,755	3,194	4,489	4,475	19.2	40.1
1.2A Priority Sector	24,357	22,421	23,792	24,017	-1.4	7.1
1.2A.1 Agriculture & Allied Activities	9,909	9,079	9,771	9,844	-0.7	8.4
1.2A.2 Micro & Small Enterprises	9,020	8,200	8,867	8,953	-0.7	9.2
1.2A.2.1 Manufacturing	3,697	3,435	3,585	3,592	-2.8	4.6
1.2A.2.2 Services	5,322	4,765	5,282	5,361	0.7	12.5
1.2A.3 Housing	3,683	3,575	3,662	3,701	0.5	3.5
1.2A.4 Micro-Credit	189	180	167	160	-15.3	-11.1
1.2A.5 Education Loans	604	607	589	597	-1.2	-1.6
1.2A.6 State-Sponsored Orgs. for SC/ST	6	6	3	3	-57.2	-56.6
1.2A.7 Weaker Sections	5,546	5,045	5,430	5,421	-2.3	7.5
1.2A.8 Export Credit	425	454	434	414	-2.5	-8.7