

## 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
		Dec. 23	Nov. 24	Dec. 22	2017-18	2017
	1	2	3	4	5	6
<b>1 Gross Bank Credit</b>	<b>71,347</b>	<b>66,458</b>	<b>71,501</b>	<b>72,631</b>	<b>1.8</b>	<b>9.3</b>
<b>1.1 Food Credit</b>	<b>400</b>	<b>669</b>	<b>356</b>	<b>238</b>	<b>-40.7</b>	<b>-64.5</b>
<b>1.2 Non-food Credit</b>	<b>70,947</b>	<b>65,790</b>	<b>71,145</b>	<b>72,393</b>	<b>2.0</b>	<b>10.0</b>
<b>1.2.1 Agriculture &amp; Allied Activities</b>	<b>9,924</b>	<b>9,113</b>	<b>9,882</b>	<b>9,981</b>	<b>0.6</b>	<b>9.5</b>
<b>1.2.2 Industry</b>	<b>26,800</b>	<b>25,791</b>	<b>26,041</b>	<b>26,341</b>	<b>-1.7</b>	<b>2.1</b>
1.2.2.1 Micro & Small	3,697	3,436	3,592	3,683	-0.4	7.2
1.2.2.2 Medium	1,048	1,060	947	957	-8.7	-9.7
1.2.2.3 Large	22,055	21,295	21,502	21,701	-1.6	1.9
<b>1.2.3 Services</b>	<b>18,022</b>	<b>15,794</b>	<b>17,593</b>	<b>18,119</b>	<b>0.5</b>	<b>14.7</b>
1.2.3.1 Transport Operators	1,104	1,021	1,145	1,152	4.3	12.8
1.2.3.2 Computer Software	179	180	169	179	0.2	-0.3
1.2.3.3 Tourism, Hotels & Restaurants	375	375	368	367	-2.0	-1.9
1.2.3.4 Shipping	84	107	75	73	-13.0	-31.6
1.2.3.5 Professional Services	1,377	1,194	1,353	1,422	3.3	19.1
1.2.3.6 Trade	4,279	3,785	4,328	4,406	3.0	16.4
1.2.3.6.1 Wholesale Trade	1,932	1,708	1,909	1,935	0.1	13.3
1.2.3.6.2 Retail Trade	2,347	2,077	2,419	2,471	5.3	19.0
1.2.3.7 Commercial Real Estate	1,856	1,778	1,819	1,825	-1.7	2.6
1.2.3.8 Non-Banking Financial Companies (NBFCs)	3,910	3,221	3,603	3,682	-5.8	14.3
1.2.3.9 Other Services	4,859	4,134	4,732	5,013	3.2	21.3
<b>1.2.4 Personal Loans</b>	<b>16,200</b>	<b>15,092</b>	<b>17,630</b>	<b>17,952</b>	<b>10.8</b>	<b>18.9</b>
1.2.4.1 Consumer Durables	208	194	180	182	-12.4	-6.3
1.2.4.2 Housing	8,601	8,197	9,221	9,362	8.8	14.2
1.2.4.3 Advances against Fixed Deposits	661	600	537	557	-15.8	-7.1
1.2.4.4 Advances to Individuals against share & bond	48	47	55	58	21.5	21.8
1.2.4.5 Credit Card Outstanding	521	471	637	642	23.1	36.2
1.2.4.6 Education	701	713	717	704	0.4	-1.3
1.2.4.7 Vehicle Loans	1,705	1,674	1,808	1,831	7.3	9.3
1.2.4.8 Other Personal Loans	3,755	3,194	4,475	4,617	22.9	44.5
<b>1.2A Priority Sector</b>	<b>24,357</b>	<b>22,443</b>	<b>24,017</b>	<b>24,224</b>	<b>-0.5</b>	<b>7.9</b>
1.2A.1 Agriculture & Allied Activities	9,909	9,081	9,844	9,932	0.2	9.4
1.2A.2 Micro & Small Enterprises	9,020	8,194	8,953	9,066	0.5	10.6
1.2A.2.1 Manufacturing	3,697	3,436	3,592	3,683	-0.4	7.2
1.2A.2.2 Services	5,322	4,759	5,361	5,383	1.1	13.1
1.2A.3 Housing	3,683	3,575	3,701	3,727	1.2	4.3
1.2A.4 Micro-Credit	189	179	160	169	-10.6	-5.5
1.2A.5 Education Loans	604	608	597	592	-2.1	-2.7
1.2A.6 State-Sponsored Orgs. for SC/ST	6	6	3	3	-56.0	-54.3
1.2A.7 Weaker Sections	5,546	5,120	5,421	5,493	-1.0	7.3
1.2A.8 Export Credit	425	458	414	409	-3.8	-10.7