

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

(₹ Billion)

Item	Outstanding as on				Growth (%)	
	Mar. 31, 2017	2017		2018	Financial year so far	Y-o-Y
		Jan. 20	Dec. 22	Jan. 19	2017-18	2018
	1	2	3	4	5	6
1 Gross Bank Credit	71,347	67,113	72,631	73,009	2.3	8.8
1.1 Food Credit	400	886	238	473	18.2	-46.6
1.2 Non-food Credit	70,947	66,228	72,393	72,536	2.2	9.5
1.2.1 Agriculture & Allied Activities	9,924	9,202	9,981	10,068	1.5	9.4
1.2.2 Industry	26,800	25,866	26,341	26,151	-2.4	1.1
1.2.2.1 Micro & Small	3,697	3,496	3,683	3,738	1.1	6.9
1.2.2.2 Medium	1,048	1,037	957	972	-7.3	-6.3
1.2.2.3 Large	22,055	21,333	21,701	21,442	-2.8	0.5
1.2.3 Services	18,022	15,923	18,119	18,030	0.0	13.2
1.2.3.1 Transport Operators	1,104	1,030	1,152	1,172	6.1	13.8
1.2.3.2 Computer Software	179	176	179	185	3.4	5.3
1.2.3.3 Tourism, Hotels & Restaurants	375	376	367	371	-1.2	-1.5
1.2.3.4 Shipping	84	119	73	61	-27.2	-48.7
1.2.3.5 Professional Services	1,377	1,258	1,422	1,508	9.5	19.9
1.2.3.6 Trade	4,279	3,868	4,406	4,484	4.8	15.9
1.2.3.6.1 Wholesale Trade	1,932	1,776	1,935	1,993	3.2	12.2
1.2.3.6.2 Retail Trade	2,347	2,093	2,471	2,491	6.1	19.0
1.2.3.7 Commercial Real Estate	1,856	1,782	1,825	1,841	-0.8	3.3
1.2.3.8 Non-Banking Financial Companies (NBFCs)	3,910	3,239	3,682	3,760	-3.8	16.1
1.2.3.9 Other Services	4,859	4,076	5,013	4,650	-4.3	14.1
1.2.4 Personal Loans	16,200	15,236	17,952	18,286	12.9	20.0
1.2.4.1 Consumer Durables	208	199	182	184	-11.5	-7.3
1.2.4.2 Housing	8,601	8,216	9,362	9,466	10.1	15.2
1.2.4.3 Advances against Fixed Deposits	661	597	557	591	-10.6	-1.0
1.2.4.4 Advances to Individuals against share & bond	48	47	58	53	12.0	13.1
1.2.4.5 Credit Card Outstanding	521	498	642	653	25.2	31.2
1.2.4.6 Education	701	719	704	708	1.1	-1.5
1.2.4.7 Vehicle Loans	1,705	1,678	1,831	1,847	8.3	10.1
1.2.4.8 Other Personal Loans	3,755	3,282	4,617	4,783	27.4	45.7
1.2A Priority Sector	24,357	22,655	24,224	24,359	0.0	7.5
1.2A.1 Agriculture & Allied Activities	9,909	9,171	9,932	10,024	1.2	9.3
1.2A.2 Micro & Small Enterprises	9,020	8,315	9,066	9,161	1.6	10.2
1.2A.2.1 Manufacturing	3,697	3,496	3,683	3,738	1.1	6.9
1.2A.2.2 Services	5,322	4,819	5,383	5,423	1.9	12.5
1.2A.3 Housing	3,683	3,564	3,727	3,740	1.5	4.9
1.2A.4 Micro-Credit	189	181	169	191	1.0	5.5
1.2A.5 Education Loans	604	609	592	580	-4.0	-4.8
1.2A.6 State-Sponsored Orgs. for SC/ST	6	6	3	3	-56.1	-55.4
1.2A.7 Weaker Sections	5,546	5,192	5,493	5,570	0.4	7.3
1.2A.8 Export Credit	425	456	409	321	-24.4	-29.6