

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
		Jun. 24	May 26	Jun. 23	2017-18	2017
	1	2	3	4	5	6
1 Gross Bank Credit	71,347	66,295	68,776	69,209	-3.0	4.4
1.1 Food Credit	400	757	533	511	27.7	-32.5
1.2 Non-food Credit	70,947	65,538	68,243	68,698	-3.2	4.8
1.2.1 Agriculture & Allied Activities	9,924	9,044	9,657	9,719	-2.1	7.5
1.2.2 Industry	26,800	26,469	26,068	26,185	-2.3	-1.1
1.2.2.1 Micro & Small	3,697	3,598	3,605	3,616	-2.2	0.5
1.2.2.2 Medium	1,048	1,090	983	1,002	-4.4	-8.1
1.2.2.3 Large	22,055	21,782	21,480	21,567	-2.2	-1.0
1.2.3 Services	18,022	15,651	16,345	16,393	-9.0	4.7
1.2.3.1 Transport Operators	1,104	1,055	1,094	1,102	-0.2	4.4
1.2.3.2 Computer Software	179	192	172	169	-5.7	-11.9
1.2.3.3 Tourism, Hotels & Restaurants	375	376	361	361	-3.7	-4.0
1.2.3.4 Shipping	84	100	75	76	-9.6	-24.6
1.2.3.5 Professional Services	1,377	1,135	1,296	1,278	-7.2	12.6
1.2.3.6 Trade	4,279	3,872	4,095	4,078	-4.7	5.3
1.2.3.6.1 Wholesale Trade	1,932	1,711	1,806	1,787	-7.5	4.5
1.2.3.6.2 Retail Trade	2,347	2,161	2,289	2,291	-2.4	6.0
1.2.3.7 Commercial Real Estate	1,856	1,832	1,781	1,771	-4.6	-3.3
1.2.3.8 Non-Banking Financial Companies (NBFCs)	3,910	3,451	3,415	3,410	-12.8	-1.2
1.2.3.9 Other Services	4,859	3,639	4,057	4,149	-14.6	14.0
1.2.4 Personal Loans	16,200	14,374	16,173	16,401	1.2	14.1
1.2.4.1 Consumer Durables	208	187	172	173	-16.9	-7.7
1.2.4.2 Housing	8,601	7,734	8,588	8,619	0.2	11.4
1.2.4.3 Advances against Fixed Deposits	661	613	572	597	-9.6	-2.5
1.2.4.4 Advances to Individuals against share & bond	48	56	51	52	10.3	-7.0
1.2.4.5 Credit Card Outstanding	521	425	558	567	8.7	33.4
1.2.4.6 Education	701	683	697	695	-0.8	1.8
1.2.4.7 Vehicle Loans	1,705	1,564	1,731	1,716	0.6	9.7
1.2.4.8 Other Personal Loans	3,755	3,112	3,804	3,982	6.0	28.0
1.2A Priority Sector	24,357	22,588	23,379	23,492	-3.5	4.0
1.2A.1 Agriculture & Allied Activities	9,909	9,034	9,640	9,698	-2.1	7.3
1.2A.2 Micro & Small Enterprises	9,020	8,495	8,728	8,733	-3.2	2.8
1.2A.2.1 Manufacturing	3,697	3,598	3,605	3,616	-2.2	0.5
1.2A.2.2 Services	5,322	4,898	5,123	5,117	-3.9	4.5
1.2A.3 Housing	3,683	3,473	3,526	3,571	-3.1	2.8
1.2A.4 Micro-Credit	189	184	142	142	-24.8	-22.8
1.2A.5 Education Loans	604	599	593	582	-3.7	-2.9
1.2A.6 State-Sponsored Orgs. for SC/ST	6	6	3	3	-60.8	-57.5
1.2A.7 Weaker Sections	5,546	4,927	5,153	5,258	-5.2	6.7
1.2A.8 Export Credit	425	475	401	390	-8.2	-17.8