

## 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
		Oct. 28	Sep. 29	Oct. 27	2017-18	2017
	1	2	3	4	5	6
<b>1 Gross Bank Credit</b>	<b>71,347</b>	<b>67,055</b>	<b>72,068</b>	<b>70,996</b>	<b>-0.5</b>	<b>5.9</b>
<b>1.1 Food Credit</b>	<b>400</b>	<b>815</b>	<b>398</b>	<b>412</b>	<b>2.9</b>	<b>-49.5</b>
<b>1.2 Non-food Credit</b>	<b>70,947</b>	<b>66,239</b>	<b>71,671</b>	<b>70,584</b>	<b>-0.5</b>	<b>6.6</b>
<b>1.2.1 Agriculture &amp; Allied Activities</b>	<b>9,924</b>	<b>9,302</b>	<b>9,971</b>	<b>9,810</b>	<b>-1.1</b>	<b>5.5</b>
<b>1.2.2 Industry</b>	<b>26,800</b>	<b>26,047</b>	<b>26,404</b>	<b>25,991</b>	<b>-3.0</b>	<b>-0.2</b>
1.2.2.1 Micro & Small	3,697	3,543	3,690	3,585	-3.0	1.2
1.2.2.2 Medium	1,048	1,087	1,019	940	-10.3	-13.5
1.2.2.3 Large	22,055	21,417	21,696	21,466	-2.7	0.2
<b>1.2.3 Services</b>	<b>18,022</b>	<b>15,849</b>	<b>17,749</b>	<b>17,336</b>	<b>-3.8</b>	<b>9.4</b>
1.2.3.1 Transport Operators	1,104	1,020	1,126	1,123	1.7	10.2
1.2.3.2 Computer Software	179	181	181	173	-3.2	-4.4
1.2.3.3 Tourism, Hotels & Restaurants	375	383	370	364	-2.9	-5.0
1.2.3.4 Shipping	84	105	75	70	-16.9	-33.5
1.2.3.5 Professional Services	1,377	1,218	1,305	1,366	-0.8	12.1
1.2.3.6 Trade	4,279	3,925	4,346	4,265	-0.3	8.6
1.2.3.6.1 Wholesale Trade	1,932	1,741	1,875	1,855	-4.0	6.5
1.2.3.6.2 Retail Trade	2,347	2,184	2,471	2,410	2.7	10.3
1.2.3.7 Commercial Real Estate	1,856	1,787	1,863	1,829	-1.4	2.4
1.2.3.8 Non-Banking Financial Companies (NBFCs)	3,910	3,345	3,862	3,615	-7.6	8.1
1.2.3.9 Other Services	4,859	3,885	4,619	4,531	-6.8	16.6
<b>1.2.4 Personal Loans</b>	<b>16,200</b>	<b>15,041</b>	<b>17,547</b>	<b>17,447</b>	<b>7.7</b>	<b>16.0</b>
1.2.4.1 Consumer Durables	208	196	178	178	-14.6	-9.4
1.2.4.2 Housing	8,601	8,113	9,086	9,035	5.0	11.4
1.2.4.3 Advances against Fixed Deposits	661	613	653	532	-19.6	-13.3
1.2.4.4 Advances to Individuals against share & bond	48	46	57	54	14.6	17.8
1.2.4.5 Credit Card Outstanding	521	463	599	637	22.2	37.7
1.2.4.6 Education	701	710	720	718	2.4	1.0
1.2.4.7 Vehicle Loans	1,705	1,680	1,786	1,804	5.8	7.4
1.2.4.8 Other Personal Loans	3,755	3,220	4,468	4,489	19.5	39.4
<b>1.2A Priority Sector</b>	<b>24,357</b>	<b>22,985</b>	<b>24,266</b>	<b>23,792</b>	<b>-2.3</b>	<b>3.5</b>
1.2A.1 Agriculture & Allied Activities	9,909	9,286	9,950	9,771	-1.4	5.2
1.2A.2 Micro & Small Enterprises	9,020	8,468	9,079	8,867	-1.7	4.7
1.2A.2.1 Manufacturing	3,697	3,543	3,690	3,585	-3.0	1.2
1.2A.2.2 Services	5,322	4,925	5,389	5,282	-0.8	7.3
1.2A.3 Housing	3,683	3,566	3,688	3,662	-0.6	2.7
1.2A.4 Micro-Credit	189	183	164	167	-11.6	-8.8
1.2A.5 Education Loans	604	610	600	589	-2.5	-3.3
1.2A.6 State-Sponsored Orgs. for SC/ST	6	6	3	3	-55.8	-55.8
1.2A.7 Weaker Sections	5,546	5,121	5,422	5,430	-2.1	6.0
1.2A.8 Export Credit	425	456	458	434	2.1	-4.9