

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

(₹ Billion)

Item	Outstanding as on				Growth (%)	
	Mar. 30, 2018	2017	2018		Financial year so far	Y-o-Y
		Dec. 22	Nov. 23	Dec. 21	2018-19	2018
	1	2	3	4	5	6
<b>1 Gross Bank Credit</b>	<b>77,303</b>	<b>73,055</b>	<b>81,652</b>	<b>82,413</b>	<b>6.6</b>	<b>12.8</b>
<b>1.1 Food Credit</b>	<b>419</b>	<b>662</b>	<b>721</b>	<b>771</b>	<b>84.2</b>	<b>16.4</b>
<b>1.2 Non-food Credit</b>	<b>76,884</b>	<b>72,393</b>	<b>80,931</b>	<b>81,642</b>	<b>6.2</b>	<b>12.8</b>
<b>1.2.1 Agriculture &amp; Allied Activities</b>	<b>10,302</b>	<b>9,981</b>	<b>10,648</b>	<b>10,821</b>	<b>5.0</b>	<b>8.4</b>
<b>1.2.2 Industry</b>	<b>26,993</b>	<b>26,341</b>	<b>27,084</b>	<b>27,494</b>	<b>1.9</b>	<b>4.4</b>
1.2.2.1 Micro & Small	3,730	3,683	3,630	3,650	-2.1	-0.9
1.2.2.2 Medium	1,037	957	1,051	1,046	0.9	9.2
1.2.2.3 Large	22,226	21,701	22,403	22,798	2.6	5.1
<b>1.2.3 Services</b>	<b>20,505</b>	<b>18,119</b>	<b>22,538</b>	<b>22,330</b>	<b>8.9</b>	<b>23.2</b>
1.2.3.1 Transport Operators	1,213	1,152	1,292	1,303	7.5	13.1
1.2.3.2 Computer Software	186	179	191	191	2.8	6.7
1.2.3.3 Tourism, Hotels & Restaurants	365	367	384	388	6.3	5.6
1.2.3.4 Shipping	63	73	64	62	-1.1	-14.4
1.2.3.5 Professional Services	1,554	1,422	1,685	1,717	10.5	20.7
1.2.3.6 Trade	4,669	4,406	4,795	4,860	4.1	10.3
1.2.3.6.1 Wholesale Trade	2,052	1,935	2,116	2,140	4.3	10.6
1.2.3.6.2 Retail Trade	2,618	2,471	2,679	2,719	3.9	10.1
1.2.3.7 Commercial Real Estate	1,858	1,825	1,877	1,899	2.2	4.1
1.2.3.8 Non-Banking Financial Companies (NBFCs)	4,964	3,682	5,663	5,709	15.0	55.1
1.2.3.9 Other Services	5,633	5,013	6,587	6,200	10.1	23.7
<b>1.2.4 Personal Loans</b>	<b>19,085</b>	<b>17,952</b>	<b>20,662</b>	<b>20,997</b>	<b>10.0</b>	<b>17.0</b>
1.2.4.1 Consumer Durables	197	182	33	33	-83.4	-82.0
1.2.4.2 Housing	9,746	9,362	10,774	10,966	12.5	17.1
1.2.4.3 Advances against Fixed Deposits	725	557	682	693	-4.4	24.5
1.2.4.4 Advances to Individuals against share & bond	56	58	60	62	11.1	6.9
1.2.4.5 Credit Card Outstanding	686	642	853	845	23.2	31.7
1.2.4.6 Education	697	704	692	691	-0.9	-1.8
1.2.4.7 Vehicle Loans	1,898	1,831	1,987	1,992	5.0	8.8
1.2.4.8 Other Personal Loans	5,080	4,617	5,582	5,714	12.5	23.8
<b>1.2A Priority Sector</b>	<b>25,532</b>	<b>24,224</b>	<b>26,041</b>	<b>26,279</b>	<b>2.9</b>	<b>8.5</b>
1.2A.1 Agriculture & Allied Activities	10,216	9,932	10,587	10,750	5.2	8.2
1.2A.2 Micro & Small Enterprises	9,964	9,066	9,957	10,047	0.8	10.8
1.2A.2.1 Manufacturing	3,730	3,683	3,630	3,650	-2.1	-0.9
1.2A.2.2 Services	6,234	5,383	6,327	6,397	2.6	18.9
1.2A.3 Housing	3,756	3,727	4,043	4,085	8.8	9.6
1.2A.4 Micro-Credit	264	169	230	239	-9.4	41.3
1.2A.5 Education Loans	607	592	568	567	-6.6	-4.2
1.2A.6 State-Sponsored Orgs. for SC/ST	3	3	3	3	14.2	20.3
1.2A.7 Weaker Sections	5,690	5,493	5,986	6,019	5.8	9.6
1.2A.8 Export Credit	283	409	185	185	-34.7	-54.8