

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

(₹ Billion)

Item	Outstanding as on				Growth (%)	
	Mar. 20, 2015	2014	2015		Financial year so far	Y-o-Y
		Nov. 28	Oct. 30	Nov. 27	2015-16	2015
	1	2	3	4	5	6
<b>1 Gross Bank Credit</b>	<b>61,023</b>	<b>58,419</b>	<b>63,022</b>	<b>63,466</b>	<b>4.0</b>	<b>8.6</b>
<b>1.1 Food Credit</b>	<b>994</b>	<b>1,064</b>	<b>924</b>	<b>1,069</b>	<b>7.6</b>	<b>0.5</b>
<b>1.2 Non-food Credit</b>	<b>60,030</b>	<b>57,354</b>	<b>62,097</b>	<b>62,397</b>	<b>3.9</b>	<b>8.8</b>
<b>1.2.1 Agriculture &amp; Allied Activities</b>	<b>7,659</b>	<b>7,391</b>	<b>8,232</b>	<b>8,260</b>	<b>7.9</b>	<b>11.8</b>
<b>1.2.2 Industry</b>	<b>26,576</b>	<b>25,419</b>	<b>26,506</b>	<b>26,687</b>	<b>0.4</b>	<b>5.0</b>
1.2.2.1 Micro & Small	3,800	3,576	3,702	3,722	-2.1	4.1
1.2.2.2 Medium	1,265	1,222	1,127	1,148	-9.3	-6.0
1.2.2.3 Large	21,511	20,621	21,677	21,817	1.4	5.8
<b>1.2.3 Services</b>	<b>14,131</b>	<b>13,484</b>	<b>14,503</b>	<b>14,403</b>	<b>1.9</b>	<b>6.8</b>
1.2.3.1 Transport Operators	916	914	962	963	5.2	5.4
1.2.3.2 Computer Software	172	177	192	197	14.4	11.6
1.2.3.3 Tourism, Hotels & Restaurants	370	367	375	378	2.1	3.1
1.2.3.4 Shipping	101	99	103	105	4.1	6.0
1.2.3.5 Professional Services	844	816	930	945	11.9	15.8
1.2.3.6 Trade	3,657	3,311	3,586	3,605	-1.4	8.9
1.2.3.6.1 Wholesale Trade	1,801	1,580	1,623	1,641	-8.9	3.9
1.2.3.6.2 Retail Trade	1,856	1,731	1,964	1,964	5.8	13.5
1.2.3.7 Commercial Real Estate	1,665	1,635	1,708	1,708	2.6	4.5
1.2.3.8 Non-Banking Financial Companies (NBFCs)	3,117	3,050	3,183	3,124	0.2	2.4
1.2.3.9 Other Services	3,289	3,159	3,465	3,377	2.7	6.9
<b>1.2.4 Personal Loans</b>	<b>11,663</b>	<b>11,059</b>	<b>12,857</b>	<b>13,046</b>	<b>11.9</b>	<b>18.0</b>
1.2.4.1 Consumer Durables	153	147	163	165	8.1	12.9
1.2.4.2 Housing	6,285	5,946	6,959	7,052	12.2	18.6
1.2.4.3 Advances against Fixed Deposits	625	553	608	605	-3.3	9.3
1.2.4.4 Advances to Individuals against share & bonds	54	39	58	69	26.7	78.3
1.2.4.5 Credit Card Outstanding	305	295	360	376	23.6	27.7
1.2.4.6 Education	633	627	674	677	6.9	7.9
1.2.4.7 Vehicle Loans	1,246	1,194	1,360	1,379	10.7	15.5
1.2.4.8 Other Personal Loans	2,362	2,258	2,674	2,723	15.3	20.6
<b>1.2A Priority Sector</b>	<b>20,103</b>	<b>19,204</b>	<b>21,225</b>	<b>21,183</b>	<b>5.4</b>	<b>10.3</b>
1.2A.1 Agriculture & Allied Activities	7,659	7,391	8,232	8,260	7.9	11.8
1.2A.2 Micro & Small Enterprises	8,003	7,470	8,200	8,105	1.3	8.5
1.2A.2.1 Manufacturing	3,800	3,576	3,702	3,722	-2.1	4.1
1.2A.2.2 Services	4,203	3,895	4,499	4,383	4.3	12.5
1.2A.3 Housing	3,224	3,159	3,343	3,352	4.0	6.1
1.2A.4 Micro-Credit	177	169	190	192	8.6	13.6
1.2A.5 Education Loans	592	591	605	607	2.6	2.8
1.2A.6 State-Sponsored Orgs. for SC/ST	3	4	5	5	47.0	45.5
1.2A.7 Weaker Sections	4,049	3,899	4,470	4,533	12.0	16.3
1.2A.8 Export Credit	426	416	310	314	-26.3	-24.4