

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

(₹ Billion)

Item	Outstanding as on				Growth (%)	
	Mar. 18, 2016	2015	2016		Financial year so far 2016-17	Y-o-Y 2016
			Jun. 26	May 27		
	1	2	3	4	5	6
1 Gross Bank Credit	66,500	61,756	66,457	66,295	-0.3	7.3
1.1 Food Credit	1,031	1,042	892	757	-26.5	-27.3
1.2 Non-food Credit	65,469	60,714	65,565	65,538	0.1	7.9
1.2.1 Agriculture & Allied Activities	8,829	7,946	8,992	9,044	2.4	13.8
1.2.2 Industry	27,307	26,301	26,633	26,469	-3.1	0.6
1.2.2.1 Micro & Small	3,715	3,740	3,602	3,598	-3.2	-3.8
1.2.2.2 Medium	1,148	1,204	1,088	1,090	-5.1	-9.5
1.2.2.3 Large	22,444	21,357	21,943	21,782	-3.0	2.0
1.2.3 Services	15,411	14,331	15,713	15,651	1.6	9.2
1.2.3.1 Transport Operators	997	925	1,051	1,055	5.8	14.1
1.2.3.2 Computer Software	191	176	189	192	0.3	9.0
1.2.3.3 Tourism, Hotels & Restaurants	371	369	373	376	1.5	2.0
1.2.3.4 Shipping	104	104	101	100	-3.8	-3.7
1.2.3.5 Professional Services	1,046	862	1,133	1,135	8.5	31.7
1.2.3.6 Trade	3,811	3,700	3,858	3,872	1.6	4.6
1.2.3.6.1 Wholesale Trade	1,686	1,808	1,705	1,711	1.5	-5.4
1.2.3.6.2 Retail Trade	2,125	1,892	2,153	2,161	1.7	14.2
1.2.3.7 Commercial Real Estate	1,776	1,669	1,825	1,832	3.1	9.7
1.2.3.8 Non-Banking Financial Companies (NBFCs)	3,527	3,118	3,484	3,451	-2.2	10.7
1.2.3.9 Other Services	3,587	3,409	3,699	3,639	1.4	6.7
1.2.4 Personal Loans	13,922	12,135	14,227	14,374	3.2	18.5
1.2.4.1 Consumer Durables	178	159	186	187	5.5	18.1
1.2.4.2 Housing	7,468	6,534	7,663	7,734	3.6	18.4
1.2.4.3 Advances against Fixed Deposits	667	611	624	613	-8.1	0.4
1.2.4.4 Advances to Individuals against share & bonds	64	52	57	56	-12.2	9.4
1.2.4.5 Credit Card Outstanding	377	329	421	425	12.7	29.2
1.2.4.6 Education	682	639	679	683	0.1	7.0
1.2.4.7 Vehicle Loans	1,529	1,295	1,546	1,564	2.3	20.7
1.2.4.8 Other Personal Loans	2,958	2,518	3,050	3,112	5.2	23.6
1.2A Priority Sector	22,259	20,585	22,452	22,588	1.5	9.7
1.2A.1 Agriculture & Allied Activities	8,826	7,946	8,990	9,034	2.4	13.7
1.2A.2 Micro & Small Enterprises	8,476	8,046	8,480	8,495	0.2	5.6
1.2A.2.1 Manufacturing	3,715	3,740	3,602	3,598	-3.2	-3.8
1.2A.2.2 Services	4,761	4,306	4,879	4,898	2.9	13.7
1.2A.3 Housing	3,423	3,208	3,474	3,473	1.5	8.2
1.2A.4 Micro-Credit	188	176	187	184	-2.4	4.4
1.2A.5 Education Loans	601	587	582	599	-0.4	2.0
1.2A.6 State-Sponsored Orgs. for SC/ST	5	4	6	6	14.4	65.6
1.2A.7 Weaker Sections	4,774	4,186	4,886	4,927	3.2	17.7
1.2A.8 Export Credit	424	405	442	475	12.0	17.3