

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

(₹ Billion)

Item	Outstanding as on				Growth (%)	
	Mar. 21, 2014	2014	2015		Financial year so far	Y-o-Y
		Mar. 21	Feb. 20	Mar. 20		
	1	2	3	4	5	6
1 Gross Bank Credit	56,572	56,572	60,327	61,423	8.6	8.6
1.1 Food Credit	912	912	1,041	994	8.9	8.9
1.2 Non-food Credit	55,660	55,660	59,286	60,430	8.6	8.6
1.2.1 Agriculture & Allied Activities	6,694	6,694	7,585	7,700	15.0	15.0
1.2.2 Industry	25,229	25,229	26,128	26,651	5.6	5.6
1.2.2.1 Micro & Small	3,517	3,517	3,728	3,835	9.0	9.0
1.2.2.2 Medium	1,274	1,274	1,300	1,278	0.3	0.3
1.2.2.3 Large	20,438	20,438	21,100	21,538	5.4	5.4
1.2.3 Services	13,370	13,370	13,788	14,120	5.6	5.6
1.2.3.1 Transport Operators	895	895	878	881	-1.6	-1.6
1.2.3.2 Computer Software	176	176	163	167	-5.1	-5.1
1.2.3.3 Tourism, Hotels & Restaurants	392	392	361	364	-7.1	-7.1
1.2.3.4 Shipping	99	99	98	100	1.1	1.1
1.2.3.5 Professional Services	707	707	729	747	5.7	5.7
1.2.3.6 Trade	3,228	3,228	3,485	3,619	12.1	12.1
1.2.3.6.1 Wholesale Trade	1,701	1,701	1,782	1,848	8.6	8.6
1.2.3.6.2 Retail Trade	1,527	1,527	1,703	1,771	16.0	16.0
1.2.3.7 Commercial Real Estate	1,544	1,544	1,681	1,680	8.9	8.9
1.2.3.8 Non-Banking Financial Companies (NBFCs)	2,946	2,946	3,020	3,136	6.4	6.4
1.2.3.9 Other Services	3,375	3,375	3,373	3,426	1.5	1.5
1.2.4 Personal Loans	10,367	10,367	11,786	11,958	15.4	15.4
1.2.4.1 Consumer Durables	128	128	150	153	19.3	19.3
1.2.4.2 Housing	5,408	5,408	6,211	6,309	16.7	16.7
1.2.4.3 Advances against Fixed Deposits	641	641	608	629	-1.8	-1.8
1.2.4.4 Advances to Individuals against share & bonds	38	38	46	47	21.5	21.5
1.2.4.5 Credit Card Outstanding	249	249	312	305	22.6	22.6
1.2.4.6 Education	600	600	635	634	5.7	5.7
1.2.4.7 Vehicle Loans	1,304	1,304	1,493	1,505	15.4	15.4
1.2.4.8 Other Personal Loans	1,998	1,998	2,332	2,376	19.0	19.0
1.2A Priority Sector	18,781	18,781	19,842	20,222	7.7	7.7
1.2A.1 Agriculture & Allied Activities	6,694	6,694	7,585	7,700	15.0	15.0
1.2A.2 Micro & Small Enterprises	7,511	7,511	7,836	8,066	7.4	7.4
1.2A.2.1 Manufacturing	3,852	3,852	3,728	3,835	-0.5	-0.5
1.2A.2.2 Services	3,659	3,659	4,107	4,232	15.7	15.7
1.2A.3 Housing	3,034	3,034	3,217	3,237	6.7	6.7
1.2A.4 Micro-Credit	174	174	175	178	2.4	2.4
1.2A.5 Education Loans	579	579	593	592	2.3	2.3
1.2A.6 State-Sponsored Orgs. for SC/ST	2	2	4	3	118.1	118.1
1.2A.7 Weaker Sections	3,862	3,862	3,986	4,051	4.9	4.9
1.2A.8 Export Credit	483	483	405	426	-11.8	-11.8