

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	Y-o-Y
		Mar. 20	Feb. 19	Mar. 18	2015-16	2016
	1	2	3	4	5	6
1 Gross Bank Credit	66,500	61,023	65,779	66,500	0.0	9.0
1.1 Food Credit	1,031	994	1,041	1,031	0.0	3.7
1.2 Non-food Credit	65,469	60,030	64,738	65,469	0.0	9.1
1.2.1 Agriculture & Allied Activities	8,829	7,659	8,564	8,829	0.0	15.3
1.2.2 Industry	27,307	26,576	27,455	27,307	0.0	2.7
1.2.2.1 Micro & Small	3,715	3,800	3,759	3,715	0.0	-2.3
1.2.2.2 Medium	1,148	1,245	1,144	1,148	0.0	-7.8
1.2.2.3 Large	22,444	21,531	22,552	22,444	0.0	4.2
1.2.3 Services	15,411	14,131	14,970	15,411	0.0	9.1
1.2.3.1 Transport Operators	997	916	986	997	0.0	8.9
1.2.3.2 Computer Software	191	172	188	191	0.0	10.9
1.2.3.3 Tourism, Hotels & Restaurants	371	370	375	371	0.0	0.0
1.2.3.4 Shipping	104	101	106	104	0.0	3.1
1.2.3.5 Professional Services	1,046	844	1,041	1,046	0.0	23.9
1.2.3.6 Trade	3,811	3,657	3,730	3,811	0.0	4.2
1.2.3.6.1 Wholesale Trade	1,686	1,801	1,686	1,686	0.0	-6.4
1.2.3.6.2 Retail Trade	2,125	1,856	2,044	2,125	0.0	14.5
1.2.3.7 Commercial Real Estate	1,776	1,665	1,766	1,776	0.0	6.7
1.2.3.8 Non-Banking Financial Companies (NBFCs)	3,527	3,117	3,311	3,527	0.0	13.2
1.2.3.9 Other Services	3,587	3,289	3,467	3,587	0.0	9.1
1.2.4 Personal Loans	13,922	11,663	13,749	13,922	0.0	19.4
1.2.4.1 Consumer Durables	178	153	171	178	0.0	16.0
1.2.4.2 Housing	7,468	6,285	7,359	7,468	0.0	18.8
1.2.4.3 Advances against Fixed Deposits	667	625	680	667	0.0	6.7
1.2.4.4 Advances to Individuals against share & bonds	64	54	59	64	0.0	18.1
1.2.4.5 Credit Card Outstanding	377	305	385	377	0.0	23.7
1.2.4.6 Education	682	633	682	682	0.0	7.7
1.2.4.7 Vehicle Loans	1,529	1,246	1,432	1,529	0.0	22.7
1.2.4.8 Other Personal Loans	2,958	2,362	2,982	2,958	0.0	25.2
1.2A Priority Sector	22,259	20,103	21,853	22,259	0.0	10.7
1.2A.1 Agriculture & Allied Activities	8,826	7,659	8,560	8,826	0.0	15.2
1.2A.2 Micro & Small Enterprises	8,476	8,003	8,380	8,476	0.0	5.9
1.2A.2.1 Manufacturing	3,715	3,800	3,759	3,715	0.0	-2.3
1.2A.2.2 Services	4,761	4,203	4,621	4,761	0.0	13.3
1.2A.3 Housing	3,423	3,224	3,416	3,423	0.0	6.2
1.2A.4 Micro-Credit	188	177	188	188	0.0	6.5
1.2A.5 Education Loans	601	592	605	601	0.0	1.6
1.2A.6 State-Sponsored Orgs. for SC/ST	5	3	5	5	0.0	47.7
1.2A.7 Weaker Sections	4,774	4,049	4,703	4,774	0.0	17.9
1.2A.8 Export Credit	424	426	371	424	0.0	-0.6