

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
		Aug. 22	Jul. 24	Aug. 21	2015-16	2015
	1	2	3	4	5	6
1 Gross Bank Credit	61,023	56,925	61,592	61,600	0.9	8.2
1.1 Food Credit	994	1,072	1,105	1,050	5.7	-2.0
1.2 Non-food Credit	60,030	55,853	60,487	60,550	0.9	8.4
1.2.1 Agriculture & Allied Activities	7,659	7,204	8,043	8,078	5.5	12.1
1.2.2 Industry	26,576	24,999	26,220	26,238	-1.3	5.0
1.2.2.1 Micro & Small	3,800	3,469	3,720	3,679	-3.2	6.0
1.2.2.2 Medium	1,265	1,210	1,193	1,142	-9.8	-5.6
1.2.2.3 Large	21,511	20,320	21,307	21,417	-0.4	5.4
1.2.3 Services	14,131	13,135	14,039	13,906	-1.6	5.9
1.2.3.1 Transport Operators	916	907	940	949	3.7	4.6
1.2.3.2 Computer Software	172	170	194	191	10.9	12.3
1.2.3.3 Tourism, Hotels & Restaurants	370	367	368	372	0.4	1.2
1.2.3.4 Shipping	101	99	103	103	1.3	3.9
1.2.3.5 Professional Services	844	796	876	887	5.0	11.4
1.2.3.6 Trade	3,657	3,259	3,705	3,658	0.0	12.3
1.2.3.6.1 Wholesale Trade	1,801	1,612	1,795	1,755	-2.6	8.8
1.2.3.6.2 Retail Trade	1,856	1,646	1,910	1,904	2.6	15.6
1.2.3.7 Commercial Real Estate	1,665	1,583	1,669	1,655	-0.6	4.5
1.2.3.8 Non-Banking Financial Companies (NBFCs)	3,117	2,940	2,964	2,949	-5.4	0.3
1.2.3.9 Other Services	3,289	3,014	3,220	3,143	-4.4	4.3
1.2.4 Personal Loans	11,663	10,515	12,184	12,329	5.7	17.3
1.2.4.1 Consumer Durables	153	142	159	160	4.6	12.7
1.2.4.2 Housing	6,285	5,726	6,672	6,745	7.3	17.8
1.2.4.3 Advances against Fixed Deposits	625	532	581	587	-6.2	10.2
1.2.4.4 Advances to Individuals against share & bonds	54	43	54	57	5.1	32.8
1.2.4.5 Credit Card Outstanding	305	279	331	340	11.6	21.8
1.2.4.6 Education	633	622	649	661	4.4	6.2
1.2.4.7 Vehicle Loans	1,246	1,123	1,305	1,314	5.4	17.0
1.2.4.8 Other Personal Loans	2,362	2,047	2,433	2,465	4.4	20.4
1.2A Priority Sector	20,103	18,357	20,755	20,708	3.0	12.8
1.2A.1 Agriculture & Allied Activities	7,659	7,204	8,043	8,078	5.5	12.1
1.2A.2 Micro & Small Enterprises	8,003	7,295	7,975	7,918	-1.1	8.5
1.2A.2.1 Manufacturing	3,800	3,469	3,720	3,679	-3.2	6.0
1.2A.2.2 Services	4,203	3,826	4,255	4,239	0.9	10.8
1.2A.3 Housing	3,224	3,146	3,305	3,309	2.7	5.2
1.2A.4 Micro-Credit	177	169	178	177	0.0	4.9
1.2A.5 Education Loans	592	583	593	600	1.3	2.9
1.2A.6 State-Sponsored Orgs. for SC/ST	3	4	5	5	37.0	35.5
1.2A.7 Weaker Sections	4,049	3,728	4,290	4,390	8.4	17.8
1.2A.8 Export Credit	426	444	395	359	-15.9	-19.2