

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

(₹ Billion)

Item	Outstanding as on				Growth (%)	
	Mar. 18, 2016	2015 May 29	2016		Financial year so far 2016-17	Y-o-Y 2016
			Apr. 29	May 27		
	1	2	3	4	5	6
<b>1 Gross Bank Credit</b>	<b>66,500</b>	<b>61,516</b>	<b>66,450</b>	<b>66,457</b>	<b>-0.1</b>	<b>8.0</b>
<b>1.1 Food Credit</b>	<b>1,031</b>	<b>1,027</b>	<b>935</b>	<b>892</b>	<b>-13.5</b>	<b>-13.2</b>
<b>1.2 Non-food Credit</b>	<b>65,469</b>	<b>60,489</b>	<b>65,515</b>	<b>65,565</b>	<b>0.1</b>	<b>8.4</b>
<b>1.2.1 Agriculture &amp; Allied Activities</b>	<b>8,829</b>	<b>7,779</b>	<b>9,033</b>	<b>8,992</b>	<b>1.8</b>	<b>15.6</b>
<b>1.2.2 Industry</b>	<b>27,307</b>	<b>26,389</b>	<b>26,615</b>	<b>26,633</b>	<b>-2.5</b>	<b>0.9</b>
1.2.2.1 Micro & Small	3,715	3,851	3,628	3,602	-3.0	-6.5
1.2.2.2 Medium	1,148	1,246	1,089	1,088	-5.2	-12.7
1.2.2.3 Large	22,444	21,292	21,899	21,943	-2.2	3.1
<b>1.2.3 Services</b>	<b>15,411</b>	<b>14,372</b>	<b>15,766</b>	<b>15,713</b>	<b>2.0</b>	<b>9.3</b>
1.2.3.1 Transport Operators	997	921	1,042	1,051	5.4	14.2
1.2.3.2 Computer Software	191	178	191	189	-1.3	6.0
1.2.3.3 Tourism, Hotels & Restaurants	371	369	373	373	0.7	1.2
1.2.3.4 Shipping	104	105	100	101	-3.6	-4.0
1.2.3.5 Professional Services	1,046	844	1,211	1,133	8.3	34.2
1.2.3.6 Trade	3,811	3,702	3,841	3,858	1.2	4.2
1.2.3.6.1 Wholesale Trade	1,686	1,806	1,683	1,705	1.1	-5.6
1.2.3.6.2 Retail Trade	2,125	1,896	2,158	2,153	1.3	13.6
1.2.3.7 Commercial Real Estate	1,776	1,659	1,841	1,825	2.8	10.0
1.2.3.8 Non-Banking Financial Companies (NBFCs)	3,527	3,206	3,654	3,484	-1.2	8.7
1.2.3.9 Other Services	3,587	3,389	3,512	3,699	3.1	9.2
<b>1.2.4 Personal Loans</b>	<b>13,922</b>	<b>11,949</b>	<b>14,101</b>	<b>14,227</b>	<b>2.2</b>	<b>19.1</b>
1.2.4.1 Consumer Durables	178	157	187	186	4.9	18.5
1.2.4.2 Housing	7,468	6,484	7,582	7,663	2.6	18.2
1.2.4.3 Advances against Fixed Deposits	667	603	642	624	-6.4	3.5
1.2.4.4 Advances to Individuals against share & bonds	64	51	50	57	-10.6	11.8
1.2.4.5 Credit Card Outstanding	377	324	410	421	11.7	30.0
1.2.4.6 Education	682	635	680	679	-0.4	7.0
1.2.4.7 Vehicle Loans	1,529	1,297	1,515	1,546	1.1	19.2
1.2.4.8 Other Personal Loans	2,958	2,398	3,035	3,050	3.1	27.2
<b>1.2A Priority Sector</b>	<b>22,259</b>	<b>20,094</b>	<b>22,462</b>	<b>22,452</b>	<b>0.9</b>	<b>11.7</b>
1.2A.1 Agriculture & Allied Activities	8,826	7,779	9,022	8,990	1.9	15.6
1.2A.2 Micro & Small Enterprises	8,476	8,110	8,449	8,480	0.1	4.6
1.2A.2.1 Manufacturing	3,715	3,851	3,628	3,602	-3.0	-6.5
1.2A.2.2 Services	4,761	4,258	4,822	4,879	2.5	14.6
1.2A.3 Housing	3,423	3,218	3,448	3,474	1.5	8.0
1.2A.4 Micro-Credit	188	171	189	187	-1.0	8.9
1.2A.5 Education Loans	601	580	596	582	-3.1	0.4
1.2A.6 State-Sponsored Orgs. for SC/ST	5	4	6	6	11.1	63.1
1.2A.7 Weaker Sections	4,774	3,981	4,854	4,886	2.3	22.7
1.2A.8 Export Credit	424	414	452	442	4.4	6.8