

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
			Oct. 30	Sep. 30		
	1	2	3	4	5	6
1 Gross Bank Credit	66,500	63,022	69,167	67,055	0.8	6.4
1.1 Food Credit	1,031	924	1,611	815	-20.9	-11.8
1.2 Non-food Credit	65,469	62,097	67,556	66,239	1.2	6.7
1.2.1 Agriculture & Allied Activities	8,829	8,232	9,427	9,302	5.4	13.0
1.2.2 Industry	27,307	26,506	26,522	26,047	-4.6	-1.7
1.2.2.1 Micro & Small	3,715	3,702	3,630	3,543	-4.6	-4.3
1.2.2.2 Medium	1,148	1,127	1,107	1,087	-5.3	-3.6
1.2.2.3 Large	22,444	21,677	21,784	21,417	-4.6	-1.2
1.2.3 Services	15,411	14,503	16,590	15,849	2.8	9.3
1.2.3.1 Transport Operators	997	962	1,049	1,020	2.2	6.0
1.2.3.2 Computer Software	191	192	183	181	-5.2	-5.7
1.2.3.3 Tourism, Hotels & Restaurants	371	375	385	383	3.4	2.2
1.2.3.4 Shipping	104	103	98	105	0.3	1.8
1.2.3.5 Professional Services	1,046	930	1,206	1,218	16.4	31.0
1.2.3.6 Trade	3,811	3,586	4,050	3,925	3.0	9.5
1.2.3.6.1 Wholesale Trade	1,686	1,623	1,809	1,741	3.3	7.3
1.2.3.6.2 Retail Trade	2,125	1,964	2,240	2,184	2.8	11.2
1.2.3.7 Commercial Real Estate	1,776	1,708	1,810	1,787	0.6	4.6
1.2.3.8 Non-Banking Financial Companies (NBFCs)	3,527	3,183	3,701	3,345	-5.2	5.1
1.2.3.9 Other Services	3,587	3,465	4,108	3,885	8.3	12.1
1.2.4 Personal Loans	13,922	12,857	15,017	15,041	8.0	17.0
1.2.4.1 Consumer Durables	178	163	195	196	10.4	20.3
1.2.4.2 Housing	7,468	6,959	8,058	8,113	8.6	16.6
1.2.4.3 Advances against Fixed Deposits	667	608	664	613	-8.0	0.9
1.2.4.4 Advances to Individuals against share & bonds	64	58	59	46	-28.0	-20.7
1.2.4.5 Credit Card Outstanding	377	360	432	463	22.8	28.7
1.2.4.6 Education	682	674	712	710	4.1	5.3
1.2.4.7 Vehicle Loans	1,529	1,360	1,635	1,680	9.8	23.5
1.2.4.8 Other Personal Loans	2,958	2,674	3,262	3,220	8.9	20.4
1.2A Priority Sector	22,259	21,225	23,389	22,985	3.3	8.3
1.2A.1 Agriculture & Allied Activities	8,826	8,232	9,385	9,286	5.2	12.8
1.2A.2 Micro & Small Enterprises	8,476	8,200	8,732	8,468	-0.1	3.3
1.2A.2.1 Manufacturing	3,715	3,702	3,618	3,374	-9.2	-8.9
1.2A.2.2 Services	4,761	4,499	5,114	4,875	2.4	8.4
1.2A.3 Housing	3,423	3,343	3,585	3,690	7.8	10.4
1.2A.4 Micro-Credit	188	190	182	230	22.2	21.5
1.2A.5 Education Loans	601	605	620	626	4.1	3.4
1.2A.6 State-Sponsored Orgs. for SC/ST	5	5	6	38	642.6	649.9
1.2A.7 Weaker Sections	4,774	4,470	4,938	4,843	1.4	8.3
1.2A.8 Export Credit	424	310	492	734	73.2	137.0