

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

(₹ Billion)

Item	Outstanding as on				Growth (%)	
	Mar. 20, 2015	2015		2016	Financial year so far	Y-o-Y
		Jan. 23	Dec. 25	Jan. 22	2015-16	2016
	1	2	3	4	5	6
<b>1 Gross Bank Credit</b>	<b>61,023</b>	<b>59,323</b>	<b>64,335</b>	<b>64,983</b>	<b>6.5</b>	<b>9.5</b>
<b>1.1 Food Credit</b>	<b>994</b>	<b>1,070</b>	<b>1,084</b>	<b>1,002</b>	<b>0.8</b>	<b>-6.3</b>
<b>1.2 Non-food Credit</b>	<b>60,030</b>	<b>58,253</b>	<b>63,251</b>	<b>63,981</b>	<b>6.6</b>	<b>9.8</b>
<b>1.2.1 Agriculture &amp; Allied Activities</b>	<b>7,659</b>	<b>7,510</b>	<b>8,424</b>	<b>8,514</b>	<b>11.2</b>	<b>13.4</b>
<b>1.2.2 Industry</b>	<b>26,576</b>	<b>25,792</b>	<b>26,952</b>	<b>27,244</b>	<b>2.5</b>	<b>5.6</b>
1.2.2.1 Micro & Small	3,800	3,687	3,741	3,776	-0.6	2.4
1.2.2.2 Medium	1,265	1,244	1,151	1,155	-8.7	-7.1
1.2.2.3 Large	21,511	20,861	22,060	22,313	3.7	7.0
<b>1.2.3 Services</b>	<b>14,131</b>	<b>13,527</b>	<b>14,582</b>	<b>14,732</b>	<b>4.3</b>	<b>8.9</b>
1.2.3.1 Transport Operators	916	913	962	984	7.5	7.8
1.2.3.2 Computer Software	172	173	190	187	8.4	8.1
1.2.3.3 Tourism, Hotels & Restaurants	370	365	383	371	0.2	1.8
1.2.3.4 Shipping	101	94	103	103	1.5	8.8
1.2.3.5 Professional Services	844	828	973	1,033	22.4	24.7
1.2.3.6 Trade	3,657	3,416	3,629	3,662	0.1	7.2
1.2.3.6.1 Wholesale Trade	1,801	1,660	1,641	1,650	-8.4	-0.6
1.2.3.6.2 Retail Trade	1,856	1,756	1,988	2,012	8.4	14.6
1.2.3.7 Commercial Real Estate	1,665	1,650	1,723	1,766	6.1	7.1
1.2.3.8 Non-Banking Financial Companies (NBFCs)	3,117	2,945	3,149	3,260	4.6	10.7
1.2.3.9 Other Services	3,289	3,144	3,471	3,367	2.4	7.1
<b>1.2.4 Personal Loans</b>	<b>11,663</b>	<b>11,425</b>	<b>13,293</b>	<b>13,491</b>	<b>15.7</b>	<b>18.1</b>
1.2.4.1 Consumer Durables	153	149	167	170	10.8	14.0
1.2.4.2 Housing	6,285	6,113	7,140	7,238	15.2	18.4
1.2.4.3 Advances against Fixed Deposits	625	625	635	639	2.1	2.1
1.2.4.4 Advances to Individuals against share & bonds	54	52	60	58	7.5	12.7
1.2.4.5 Credit Card Outstanding	305	311	373	386	26.6	24.1
1.2.4.6 Education	633	635	680	683	7.9	7.5
1.2.4.7 Vehicle Loans	1,246	1,232	1,408	1,420	13.9	15.2
1.2.4.8 Other Personal Loans	2,362	2,308	2,830	2,898	22.7	25.5
<b>1.2A Priority Sector</b>	<b>20,103</b>	<b>19,640</b>	<b>21,564</b>	<b>21,724</b>	<b>8.1</b>	<b>10.6</b>
1.2A.1 Agriculture & Allied Activities	7,659	7,510	8,424	8,514	11.2	13.4
1.2A.2 Micro & Small Enterprises	8,003	7,737	8,283	8,346	4.3	7.9
1.2A.2.1 Manufacturing	3,800	3,687	3,741	3,776	-0.6	2.4
1.2A.2.2 Services	4,203	4,050	4,542	4,570	8.7	12.8
1.2A.3 Housing	3,224	3,212	3,387	3,392	5.2	5.6
1.2A.4 Micro-Credit	177	170	178	188	6.4	10.7
1.2A.5 Education Loans	592	596	609	607	2.5	1.9
1.2A.6 State-Sponsored Orgs. for SC/ST	3	4	5	5	47.6	46.4
1.2A.7 Weaker Sections	4,049	3,963	4,606	4,650	14.8	17.3
1.2A.8 Export Credit	426	391	322	346	-18.9	-11.7