

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

(₹ Billion)

Item	Outstanding as on				Growth (%)	
	Mar. 18, 2016	2016	2017		Financial year so far	Y-o-Y
		Mar. 18	Feb. 17	Mar. 31	2016-17	2017
	1	2	3	4	5	6
1 Gross Bank Credit	66,500	66,500	67,754	71,398	7.4	7.4
1.1 Food Credit	1,031	1,031	886	36	-96.5	-96.5
1.2 Non-food Credit	65,469	65,469	66,867	71,361	9.0	9.0
1.2.1 Agriculture & Allied Activities	8,829	8,829	9,330	9,925	12.4	12.4
1.2.2 Industry	27,307	27,307	26,014	26,779	-1.9	-1.9
1.2.2.1 Micro & Small	3,715	3,715	3,562	3,699	-0.4	-0.4
1.2.2.2 Medium	1,148	1,148	1,005	1,049	-8.7	-8.7
1.2.2.3 Large	22,444	22,444	21,448	22,031	-1.8	-1.8
1.2.3 Services	15,411	15,411	16,120	18,416	19.5	19.5
1.2.3.1 Transport Operators	997	997	1,039	1,104	10.7	10.7
1.2.3.2 Computer Software	191	191	174	179	-6.3	-6.3
1.2.3.3 Tourism, Hotels & Restaurants	371	371	380	375	1.2	1.2
1.2.3.4 Shipping	104	104	118	116	11.7	11.7
1.2.3.5 Professional Services	1,046	1,046	1,243	1,380	32.0	32.0
1.2.3.6 Trade	3,811	3,811	3,943	4,280	12.3	12.3
1.2.3.6.1 Wholesale Trade	1,686	1,686	1,800	1,933	14.6	14.6
1.2.3.6.2 Retail Trade	2,125	2,125	2,143	2,347	10.5	10.5
1.2.3.7 Commercial Real Estate	1,776	1,776	1,781	1,856	4.5	4.5
1.2.3.8 Non-Banking Financial Companies (NBFCs)	3,527	3,527	3,195	3,910	10.9	10.9
1.2.3.9 Other Services	3,587	3,587	4,247	5,214	45.4	45.4
1.2.4 Personal Loans	13,922	13,922	15,403	16,242	16.7	16.7
1.2.4.1 Consumer Durables	178	178	202	208	17.2	17.2
1.2.4.2 Housing	7,468	7,468	8,202	8,601	15.2	15.2
1.2.4.3 Advances against Fixed Deposits	667	667	588	661	-0.9	-0.9
1.2.4.4 Advances to Individuals against share & bonds	64	64	49	54	-16.4	-16.4
1.2.4.5 Credit Card Outstanding	377	377	493	521	38.4	38.4
1.2.4.6 Education	682	682	720	701	2.7	2.7
1.2.4.7 Vehicle Loans	1,529	1,529	1,692	1,721	12.5	12.5
1.2.4.8 Other Personal Loans	2,958	2,958	3,456	3,775	27.6	27.6
1.2A Priority Sector	22,259	22,259	22,889	24,364	9.5	9.5
1.2A.1 Agriculture & Allied Activities	8,826	8,826	9,302	9,910	12.3	12.3
1.2A.2 Micro & Small Enterprises	8,476	8,476	8,437	9,026	6.5	6.5
1.2A.2.1 Manufacturing	3,715	3,715	3,562	3,713	-0.1	-0.1
1.2A.2.2 Services	4,761	4,761	4,875	5,314	11.6	11.6
1.2A.3 Housing	3,423	3,423	3,572	3,684	7.6	7.6
1.2A.4 Micro-Credit	188	188	185	189	0.5	0.5
1.2A.5 Education Loans	601	601	611	604	0.5	0.5
1.2A.6 State-Sponsored Orgs. for SC/ST	5	5	6	6	24.1	24.1
1.2A.7 Weaker Sections	4,774	4,774	5,208	5,542	16.1	16.1
1.2A.8 Export Credit	424	424	435	425	0.3	0.3