

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

(₹ Billion)

Item	Outstanding as on				Growth (%)	
	Mar. 30, 2018	2017	2018		Financial year so far	Y-o-Y
		Jun. 23	May 25	Jun. 22	2018-19	2018
	1	2	3	4	5	6
1 Gross Bank Credit	77,303	69,279	76,365	76,949	-0.5	11.1
1.1 Food Credit	419	582	527	624	48.9	7.2
1.2 Non-food Credit	76,884	68,698	75,838	76,325	-0.7	11.1
1.2.1 Agriculture & Allied Activities	10,302	9,719	10,279	10,355	0.5	6.5
1.2.2 Industry	26,993	26,185	26,446	26,417	-2.1	0.9
1.2.2.1 Micro & Small	3,730	3,616	3,613	3,641	-2.4	0.7
1.2.2.2 Medium	1,037	1,002	1,023	1,029	-0.7	2.7
1.2.2.3 Large	22,226	21,567	21,809	21,747	-2.2	0.8
1.2.3 Services	20,505	16,393	19,932	20,218	-1.4	23.3
1.2.3.1 Transport Operators	1,213	1,102	1,218	1,223	0.9	11.0
1.2.3.2 Computer Software	186	169	182	183	-1.6	8.5
1.2.3.3 Tourism, Hotels & Restaurants	365	361	372	366	0.3	1.4
1.2.3.4 Shipping	63	76	66	67	6.1	-11.5
1.2.3.5 Professional Services	1,554	1,278	1,546	1,536	-1.2	20.2
1.2.3.6 Trade	4,669	4,078	4,729	4,700	0.6	15.2
1.2.3.6.1 Wholesale Trade	2,052	1,787	2,100	2,049	-0.1	14.6
1.2.3.6.2 Retail Trade	2,618	2,291	2,629	2,651	1.3	15.7
1.2.3.7 Commercial Real Estate	1,858	1,771	1,840	1,863	0.3	5.2
1.2.3.8 Non-Banking Financial Companies (NBFCs)	4,964	3,410	4,439	4,616	-7.0	35.4
1.2.3.9 Other Services	5,633	4,149	5,540	5,663	0.5	36.5
1.2.4 Personal Loans	19,085	16,401	19,181	19,336	1.3	17.9
1.2.4.1 Consumer Durables	197	173	201	203	2.8	17.3
1.2.4.2 Housing	9,746	8,619	9,919	9,983	2.4	15.8
1.2.4.3 Advances against Fixed Deposits	725	597	632	679	-6.3	13.7
1.2.4.4 Advances to Individuals against share & bond	56	52	55	57	2.1	8.3
1.2.4.5 Credit Card Outstanding	686	567	743	744	8.4	31.3
1.2.4.6 Education	697	695	692	686	-1.5	-1.3
1.2.4.7 Vehicle Loans	1,898	1,716	1,911	1,906	0.5	11.1
1.2.4.8 Other Personal Loans	5,080	3,982	5,029	5,078	-0.1	27.5
1.2A Priority Sector	25,532	23,492	24,828	24,975	-2.2	6.3
1.2A.1 Agriculture & Allied Activities	10,216	9,698	10,228	10,292	0.7	6.1
1.2A.2 Micro & Small Enterprises	9,964	8,733	9,503	9,572	-3.9	9.6
1.2A.2.1 Manufacturing	3,730	3,616	3,613	3,641	-2.4	0.7
1.2A.2.2 Services	6,234	5,117	5,890	5,930	-4.9	15.9
1.2A.3 Housing	3,756	3,571	3,699	3,739	-0.4	4.7
1.2A.4 Micro-Credit	264	142	197	211	-20.1	48.3
1.2A.5 Education Loans	607	582	572	563	-7.2	-3.2
1.2A.6 State-Sponsored Orgs. for SC/ST	3	3	3	3	13.2	34.0
1.2A.7 Weaker Sections	5,690	5,258	5,718	5,765	1.3	9.7
1.2A.8 Export Credit	283	390	208	223	-21.1	-42.7