

## 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
		Apr. 28	Mar. 30	Apr. 27	2018-19	2018
	1	2	3	4	5	6
<b>1 Gross Bank Credit</b>	<b>77,223</b>	<b>68,981</b>	<b>77,223</b>	<b>76,130</b>	<b>-1.4</b>	<b>10.4</b>
<b>1.1 Food Credit</b>	<b>338</b>	<b>492</b>	<b>338</b>	<b>326</b>	<b>-3.6</b>	<b>-33.7</b>
<b>1.2 Non-food Credit</b>	<b>76,884</b>	<b>68,489</b>	<b>76,884</b>	<b>75,804</b>	<b>-1.4</b>	<b>10.7</b>
<b>1.2.1 Agriculture &amp; Allied Activities</b>	<b>10,302</b>	<b>9,700</b>	<b>10,302</b>	<b>10,269</b>	<b>-0.3</b>	<b>5.9</b>
<b>1.2.2 Industry</b>	<b>26,993</b>	<b>26,245</b>	<b>26,993</b>	<b>26,511</b>	<b>-1.8</b>	<b>1.0</b>
1.2.2.1 Micro & Small	3,730	3,618	3,730	3,629	-2.7	0.3
1.2.2.2 Medium	1,037	991	1,037	1,027	-0.9	3.6
1.2.2.3 Large	22,226	21,636	22,226	21,854	-1.7	1.0
<b>1.2.3 Services</b>	<b>20,505</b>	<b>16,412</b>	<b>20,505</b>	<b>19,813</b>	<b>-3.4</b>	<b>20.7</b>
1.2.3.1 Transport Operators	1,213	1,088	1,213	1,214	0.1	11.6
1.2.3.2 Computer Software	186	175	186	179	-3.7	2.5
1.2.3.3 Tourism, Hotels & Restaurants	365	360	365	371	1.7	3.1
1.2.3.4 Shipping	63	75	63	65	2.8	-13.7
1.2.3.5 Professional Services	1,554	1,343	1,554	1,532	-1.4	14.1
1.2.3.6 Trade	4,669	4,052	4,669	4,605	-1.4	13.6
1.2.3.6.1 Wholesale Trade	2,052	1,777	2,052	1,985	-3.3	11.7
1.2.3.6.2 Retail Trade	2,618	2,275	2,618	2,621	0.1	15.2
1.2.3.7 Commercial Real Estate	1,858	1,821	1,858	1,849	-0.5	1.6
1.2.3.8 Non-Banking Financial Companies (NBFCs)	4,964	3,493	4,964	4,524	-8.9	29.5
1.2.3.9 Other Services	5,633	4,003	5,633	5,472	-2.8	36.7
<b>1.2.4 Personal Loans</b>	<b>19,085</b>	<b>16,132</b>	<b>19,085</b>	<b>19,211</b>	<b>0.7</b>	<b>19.1</b>
1.2.4.1 Consumer Durables	197	210	197	201	2.0	-4.3
1.2.4.2 Housing	9,746	8,578	9,746	9,855	1.1	14.9
1.2.4.3 Advances against Fixed Deposits	725	582	725	710	-2.0	22.0
1.2.4.4 Advances to Individuals against share & bond	56	51	56	54	-3.5	4.9
1.2.4.5 Credit Card Outstanding	686	541	686	732	6.6	35.2
1.2.4.6 Education	697	700	697	691	-0.9	-1.4
1.2.4.7 Vehicle Loans	1,898	1,732	1,898	1,904	0.3	9.9
1.2.4.8 Other Personal Loans	5,080	3,737	5,080	5,065	-0.3	35.5
<b>1.2A Priority Sector</b>	<b>25,532</b>	<b>23,734</b>	<b>25,532</b>	<b>24,928</b>	<b>-2.4</b>	<b>5.0</b>
1.2A.1 Agriculture & Allied Activities	10,216	9,680	10,216	10,240	0.2	5.8
1.2A.2 Micro & Small Enterprises	9,964	8,749	9,964	9,526	-4.4	8.9
1.2A.2.1 Manufacturing	3,730	3,618	3,730	3,629	-2.7	0.3
1.2A.2.2 Services	6,234	5,131	6,234	5,897	-5.4	14.9
1.2A.3 Housing	3,756	3,623	3,756	3,667	-2.4	1.2
1.2A.4 Micro-Credit	264	182	264	255	-3.3	40.0
1.2A.5 Education Loans	607	605	607	593	-2.3	-1.9
1.2A.6 State-Sponsored Orgs. for SC/ST	3	6	3	3	1.7	-51.0
1.2A.7 Weaker Sections	5,690	5,291	5,690	5,781	1.6	9.3
1.2A.8 Export Credit	283	421	283	201	-28.9	-52.2