

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
		Oct. 27	Sep. 28	Oct. 26	2018-19	2018
	1	2	3	4	5	6
1 Gross Bank Credit	77,303	71,211	80,250	80,574	4.2	13.1
1.1 Food Credit	419	626	475	549	31.1	-12.4
1.2 Non-food Credit	76,884	70,584	79,774	80,026	4.1	13.4
1.2.1 Agriculture & Allied Activities	10,302	9,810	10,544	10,597	2.9	8.0
1.2.2 Industry	26,993	25,991	27,016	26,962	-0.1	3.7
1.2.2.1 Micro & Small	3,730	3,585	3,638	3,642	-2.4	1.6
1.2.2.2 Medium	1,037	940	1,053	1,043	0.6	10.9
1.2.2.3 Large	22,226	21,466	22,326	22,277	0.2	3.8
1.2.3 Services	20,505	17,336	22,014	22,081	7.7	27.4
1.2.3.1 Transport Operators	1,213	1,123	1,267	1,286	6.0	14.5
1.2.3.2 Computer Software	186	173	192	194	4.2	12.0
1.2.3.3 Tourism, Hotels & Restaurants	365	364	374	384	5.2	5.5
1.2.3.4 Shipping	63	70	66	64	1.9	-7.5
1.2.3.5 Professional Services	1,554	1,366	1,618	1,714	10.3	25.5
1.2.3.6 Trade	4,669	4,265	4,815	4,800	2.8	12.5
1.2.3.6.1 Wholesale Trade	2,052	1,855	2,096	2,096	2.2	13.0
1.2.3.6.2 Retail Trade	2,618	2,410	2,719	2,704	3.3	12.2
1.2.3.7 Commercial Real Estate	1,858	1,829	1,847	1,868	0.5	2.1
1.2.3.8 Non-Banking Financial Companies (NBFCs)	4,964	3,615	5,467	5,626	13.3	55.6
1.2.3.9 Other Services	5,633	4,531	6,368	6,145	9.1	35.6
1.2.4 Personal Loans	19,085	17,447	20,200	20,386	6.8	16.8
1.2.4.1 Consumer Durables	197	178	32	33	-83.4	-81.6
1.2.4.2 Housing	9,746	9,035	10,502	10,623	9.0	17.6
1.2.4.3 Advances against Fixed Deposits	725	532	736	694	-4.3	30.5
1.2.4.4 Advances to Individuals against share & bond	56	54	63	61	9.0	11.3
1.2.4.5 Credit Card Outstanding	686	637	789	834	21.5	30.9
1.2.4.6 Education	697	718	691	693	-0.5	-3.4
1.2.4.7 Vehicle Loans	1,898	1,804	1,954	1,968	3.7	9.1
1.2.4.8 Other Personal Loans	5,080	4,489	5,431	5,480	7.9	22.1
1.2A Priority Sector	25,532	23,792	25,869	26,010	1.9	9.3
1.2A.1 Agriculture & Allied Activities	10,216	9,771	10,474	10,532	3.1	7.8
1.2A.2 Micro & Small Enterprises	9,964	8,867	9,945	9,961	-0.0	12.3
1.2A.2.1 Manufacturing	3,730	3,585	3,638	3,642	-2.4	1.6
1.2A.2.2 Services	6,234	5,282	6,307	6,319	1.4	19.6
1.2A.3 Housing	3,756	3,662	3,949	4,041	7.6	10.3
1.2A.4 Micro-Credit	264	167	219	231	-12.2	38.6
1.2A.5 Education Loans	607	589	571	568	-6.4	-3.6
1.2A.6 State-Sponsored Orgs. for SC/ST	3	3	3	3	17.2	23.0
1.2A.7 Weaker Sections	5,690	5,430	5,910	5,958	4.7	9.7
1.2A.8 Export Credit	283	434	223	197	-30.5	-54.6