

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
		Sep. 29	Aug. 31	Sep. 28	2018-19	2018
	1	2	3	4	5	6
1 Gross Bank Credit	77,303	72,133	78,191	80,250	3.8	11.3
1.1 Food Credit	419	462	488	475	13.5	2.8
1.2 Non-food Credit	76,884	71,671	77,704	79,774	3.8	11.3
1.2.1 Agriculture & Allied Activities	10,302	9,971	10,419	10,544	2.4	5.8
1.2.2 Industry	26,993	26,404	26,621	27,016	0.1	2.3
1.2.2.1 Micro & Small	3,730	3,690	3,664	3,638	-2.5	-1.4
1.2.2.2 Medium	1,037	1,019	1,053	1,053	1.5	3.3
1.2.2.3 Large	22,226	21,696	21,904	22,326	0.5	2.9
1.2.3 Services	20,505	17,749	20,740	22,014	7.4	24.0
1.2.3.1 Transport Operators	1,213	1,126	1,256	1,267	4.5	12.5
1.2.3.2 Computer Software	186	181	183	192	3.2	6.0
1.2.3.3 Tourism, Hotels & Restaurants	365	370	370	374	2.4	1.0
1.2.3.4 Shipping	63	75	68	66	4.9	-12.1
1.2.3.5 Professional Services	1,554	1,305	1,586	1,618	4.1	24.0
1.2.3.6 Trade	4,669	4,346	4,751	4,815	3.1	10.8
1.2.3.6.1 Wholesale Trade	2,052	1,875	2,105	2,096	2.2	11.8
1.2.3.6.2 Retail Trade	2,618	2,471	2,646	2,719	3.9	10.0
1.2.3.7 Commercial Real Estate	1,858	1,863	1,872	1,847	-0.6	-0.8
1.2.3.8 Non-Banking Financial Companies (NBFCs)	4,964	3,862	4,902	5,467	10.1	41.5
1.2.3.9 Other Services	5,633	4,619	5,752	6,368	13.1	37.9
1.2.4 Personal Loans	19,085	17,547	19,924	20,200	5.8	15.1
1.2.4.1 Consumer Durables	197	178	32	32	-83.6	-81.9
1.2.4.2 Housing	9,746	9,086	10,419	10,502	7.8	15.6
1.2.4.3 Advances against Fixed Deposits	725	653	668	736	1.6	12.8
1.2.4.4 Advances to Individuals against share & bond	56	57	58	63	13.5	10.6
1.2.4.5 Credit Card Outstanding	686	599	785	789	15.0	31.7
1.2.4.6 Education	697	720	698	691	-0.9	-4.0
1.2.4.7 Vehicle Loans	1,898	1,786	1,955	1,954	3.0	9.4
1.2.4.8 Other Personal Loans	5,080	4,468	5,309	5,431	6.9	21.6
1.2A Priority Sector	25,532	24,266	25,633	25,869	1.3	6.6
1.2A.1 Agriculture & Allied Activities	10,216	9,950	10,359	10,474	2.5	5.3
1.2A.2 Micro & Small Enterprises	9,964	9,079	9,881	9,945	-0.2	9.5
1.2A.2.1 Manufacturing	3,730	3,690	3,664	3,638	-2.5	-1.4
1.2A.2.2 Services	6,234	5,389	6,217	6,307	1.2	17.0
1.2A.3 Housing	3,756	3,688	3,936	3,949	5.1	7.1
1.2A.4 Micro-Credit	264	164	212	219	-16.8	33.3
1.2A.5 Education Loans	607	600	578	571	-5.9	-4.7
1.2A.6 State-Sponsored Orgs. for SC/ST	3	3	3	3	16.6	25.9
1.2A.7 Weaker Sections	5,690	5,422	5,871	5,910	3.8	9.0
1.2A.8 Export Credit	283	458	205	223	-21.3	-51.3