

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
		Jul. 21	Jun. 22	Jul. 20	2018-19	2018
	1	2	3	4	5	6
1 Gross Bank Credit	77,303	69,452	76,949	76,734	-0.7	10.5
1.1 Food Credit	419	456	624	458	9.5	0.6
1.2 Non-food Credit	76,884	68,996	76,325	76,276	-0.8	10.6
1.2.1 Agriculture & Allied Activities	10,302	9,743	10,355	10,385	0.8	6.6
1.2.2 Industry	26,993	26,280	26,417	26,371	-2.3	0.3
1.2.2.1 Micro & Small	3,730	3,593	3,641	3,594	-3.6	0.0
1.2.2.2 Medium	1,037	1,005	1,029	1,035	-0.2	2.9
1.2.2.3 Large	22,226	21,681	21,747	21,741	-2.2	0.3
1.2.3 Services	20,505	16,316	20,218	20,075	-2.1	23.0
1.2.3.1 Transport Operators	1,213	1,107	1,223	1,243	2.5	12.3
1.2.3.2 Computer Software	186	174	183	181	-2.6	4.1
1.2.3.3 Tourism, Hotels & Restaurants	365	360	366	362	-0.7	0.6
1.2.3.4 Shipping	63	72	67	66	5.3	-7.1
1.2.3.5 Professional Services	1,554	1,322	1,536	1,549	-0.3	17.1
1.2.3.6 Trade	4,669	4,059	4,700	4,625	-0.9	14.0
1.2.3.6.1 Wholesale Trade	2,052	1,773	2,049	2,029	-1.1	14.4
1.2.3.6.2 Retail Trade	2,618	2,286	2,651	2,597	-0.8	13.6
1.2.3.7 Commercial Real Estate	1,858	1,774	1,863	1,818	-2.2	2.4
1.2.3.8 Non-Banking Financial Companies (NBFCs)	4,964	3,375	4,616	4,735	-4.6	40.3
1.2.3.9 Other Services	5,633	4,073	5,663	5,496	-2.4	34.9
1.2.4 Personal Loans	19,085	16,657	19,336	19,445	1.9	16.7
1.2.4.1 Consumer Durables	197	172	203	205	3.9	18.9
1.2.4.2 Housing	9,746	8,636	9,983	10,063	3.3	16.5
1.2.4.3 Advances against Fixed Deposits	725	579	679	644	-11.2	11.2
1.2.4.4 Advances to Individuals against share & bond	56	52	57	60	7.1	15.0
1.2.4.5 Credit Card Outstanding	686	568	744	743	8.2	30.8
1.2.4.6 Education	697	701	686	689	-1.2	-1.7
1.2.4.7 Vehicle Loans	1,898	1,726	1,906	1,918	1.1	11.2
1.2.4.8 Other Personal Loans	5,080	4,224	5,078	5,124	0.9	21.3
1.2A Priority Sector	25,532	23,547	24,975	25,324	-0.8	7.5
1.2A.1 Agriculture & Allied Activities	10,216	9,725	10,292	10,322	1.0	6.1
1.2A.2 Micro & Small Enterprises	9,964	8,726	9,572	9,717	-2.5	11.4
1.2A.2.1 Manufacturing	3,730	3,593	3,641	3,594	-3.6	0.0
1.2A.2.2 Services	6,234	5,132	5,930	6,122	-1.8	19.3
1.2A.3 Housing	3,756	3,572	3,739	3,893	3.6	9.0
1.2A.4 Micro-Credit	264	150	211	208	-21.2	38.2
1.2A.5 Education Loans	607	587	563	574	-5.4	-2.1
1.2A.6 State-Sponsored Orgs. for SC/ST	3	3	3	4	18.2	35.7
1.2A.7 Weaker Sections	5,690	5,502	5,765	5,825	2.4	5.9
1.2A.8 Export Credit	283	412	223	219	-22.7	-46.8