

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

₹ Billion)

| Item | Outstanding as on | | | | Growth (%) | |
|---|-------------------|---------------|---------------|---------------|--------------------------|-------------|
| | Mar. 22, 2013 | 2012 | 2013 | | Financial year so far | Y-o-Y |
| | | Aug. 24 | Jul. 26 | Aug. 23 | 2013-14 | 2013 |
| | 1 | 2 | 3 | 4 | 5 | 6 |
| 1 Gross Bank Credit | 49,642 | 44,523 | 50,883 | 51,991 | 4.7 | 16.8 |
| 1.1 Food Credit | 946 | 930 | 988 | 979 | 3.4 | 5.2 |
| 1.2 Non-food Credit | 48,696 | 43,593 | 49,894 | 51,012 | 4.8 | 17.0 |
| 1.2.1 Agriculture & Allied Activities | 5,899 | 5,439 | 6,027 | 6,097 | 3.4 | 12.1 |
| 1.2.2 Industry | 22,302 | 19,856 | 22,774 | 23,301 | 4.5 | 17.3 |
| 1.2.2.1 Micro & Small | 2,843 | 2,438 | 2,910 | 2,924 | 2.8 | 20.0 |
| 1.2.2.2 Medium | 1,247 | 1,317 | 1,318 | 1,347 | 8.0 | 2.3 |
| 1.2.2.3 Large | 18,211 | 16,102 | 18,546 | 19,030 | 4.5 | 18.2 |
| 1.2.3 Services | 11,486 | 10,179 | 11,671 | 12,050 | 4.9 | 18.4 |
| 1.2.3.1 Transport Operators | 796 | 788 | 816 | 823 | 3.3 | 4.5 |
| 1.2.3.2 Computer Software | 169 | 148 | 175 | 177 | 4.7 | 20.0 |
| 1.2.3.3 Tourism, Hotels & Restaurants | 354 | 342 | 368 | 374 | 5.7 | 9.5 |
| 1.2.3.4 Shipping | 82 | 76 | 88 | 90 | 9.2 | 17.8 |
| 1.2.3.5 Professional Services | 564 | 497 | 612 | 633 | 12.2 | 27.3 |
| 1.2.3.6 Trade | 2,760 | 2,305 | 2,803 | 2,846 | 3.1 | 23.5 |
| 1.2.3.6.1 Wholesale Trade | 1,501 | 1,284 | 1,478 | 1,493 | -0.5 | 16.2 |
| 1.2.3.6.2 Retail Trade | 1,259 | 1,021 | 1,325 | 1,353 | 7.5 | 32.6 |
| 1.2.3.7 Commercial Real Estate | 1,261 | 1,158 | 1,338 | 1,360 | 7.9 | 17.4 |
| 1.2.3.8 Non-Banking Financial Companies (NBFCs) | 2,570 | 2,402 | 2,565 | 2,834 | 10.3 | 18.0 |
| 1.2.3.9 Other Services | 2,930 | 2,463 | 2,906 | 2,912 | -0.6 | 18.2 |
| 1.2.4 Personal Loans | 9,009 | 8,119 | 9,423 | 9,564 | 6.2 | 17.8 |
| 1.2.4.1 Consumer Durables | 84 | 70 | 92 | 94 | 12.3 | 34.6 |
| 1.2.4.2 Housing | 4,600 | 4,183 | 4,910 | 4,979 | 8.2 | 19.0 |
| 1.2.4.3 Advances against Fixed Deposits | 611 | 500 | 581 | 600 | -1.9 | 19.8 |
| 1.2.4.4 Advances to Individuals against share & bonds | 31 | 27 | 31 | 29 | -6.6 | 8.8 |
| 1.2.4.5 Credit Card Outstanding | 249 | 229 | 231 | 236 | -5.2 | 3.2 |
| 1.2.4.6 Education | 550 | 528 | 566 | 573 | 4.3 | 8.5 |
| 1.2.4.7 Vehicle Loans | 1,111 | 955 | 1,168 | 1,174 | 5.7 | 23.0 |
| 1.2.4.8 Other Personal Loans | 1,774 | 1,628 | 1,844 | 1,879 | 6.0 | 15.4 |
| 1.2A Priority Sector | 15,398 | 13,997 | 16,283 | 16,326 | 6.0 | 16.6 |
| 1.2A.1 Agriculture & Allied Activities | 5,899 | 5,439 | 6,027 | 6,097 | 3.4 | 12.1 |
| 1.2A.2 Micro & Small Enterprises | 5,623 | 4,900 | 6,078 | 6,105 | 8.6 | 24.6 |
| 1.2A.2.1 Manufacturing | 2,843 | 2,438 | 2,910 | 2,924 | 2.8 | 20.0 |
| 1.2A.2.2 Services | 2,779 | 2,462 | 3,168 | 3,181 | 14.4 | 29.2 |
| 1.2A.3 Housing | 2,672 | 2,533 | 2,874 | 2,888 | 8.1 | 14.0 |
| 1.2A.4 Micro-Credit | 165 | 154 | 168 | 176 | 6.5 | 14.5 |
| 1.2A.5 Education Loans | 526 | 507 | 545 | 551 | 4.7 | 8.7 |
| 1.2A.6 State-Sponsored Orgs. for SC/ST | 1 | 1 | 1 | 1 | -6.5 | -6.5 |
| 1.2A.7 Weaker Sections | 2,734 | 2,423 | 3,037 | 3,009 | 10.1 | 24.2 |
| 1.2A.8 Export Credit | 422 | 390 | 440 | 473 | 12.0 | 21.2 |