

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
		Sep. 21	Aug. 23	Sep. 20	2013-14	2013
	1	2	3	4	5	6
1 Gross Bank Credit	49,642	44,912	51,991	52,969	6.7	17.9
1.1 Food Credit	946	893	979	949	0.3	6.3
1.2 Non-food Credit	48,696	44,020	51,012	52,020	6.8	18.2
1.2.1 Agriculture & Allied Activities	5,899	5,389	6,097	6,100	3.4	13.2
1.2.2 Industry	22,302	20,163	23,301	23,715	6.3	17.6
1.2.2.1 Micro & Small	2,843	2,462	2,924	2,988	5.1	21.4
1.2.2.2 Medium	1,247	1,224	1,347	1,277	2.4	4.3
1.2.2.3 Large	18,211	16,477	19,030	19,450	6.8	18.0
1.2.3 Services	11,486	10,279	12,050	12,553	9.3	22.1
1.2.3.1 Transport Operators	796	771	823	830	4.3	7.7
1.2.3.2 Computer Software	169	150	177	173	2.5	15.8
1.2.3.3 Tourism, Hotels & Restaurants	354	342	374	384	8.5	12.4
1.2.3.4 Shipping	82	78	90	93	13.5	19.4
1.2.3.5 Professional Services	564	495	633	637	12.9	28.8
1.2.3.6 Trade	2,760	2,352	2,846	2,945	6.7	25.2
1.2.3.6.1 Wholesale Trade	1,501	1,288	1,493	1,545	2.9	19.9
1.2.3.6.2 Retail Trade	1,259	1,064	1,353	1,400	11.2	31.6
1.2.3.7 Commercial Real Estate	1,261	1,155	1,360	1,358	7.7	17.5
1.2.3.8 Non-Banking Financial Companies (NBFCs)	2,570	2,424	2,834	3,070	19.5	26.6
1.2.3.9 Other Services	2,930	2,512	2,912	3,062	4.5	21.9
1.2.4 Personal Loans	9,009	8,188	9,564	9,653	7.1	17.9
1.2.4.1 Consumer Durables	84	70	94	96	15.0	37.9
1.2.4.2 Housing	4,600	4,213	4,979	5,056	9.9	20.0
1.2.4.3 Advances against Fixed Deposits	611	502	600	590	-3.4	17.6
1.2.4.4 Advances to Individuals against share & bonds	31	26	29	31	0.6	18.3
1.2.4.5 Credit Card Outstanding	249	230	236	235	-5.6	2.1
1.2.4.6 Education	550	535	573	582	5.9	8.7
1.2.4.7 Vehicle Loans	1,111	964	1,174	1,186	6.7	23.1
1.2.4.8 Other Personal Loans	1,774	1,648	1,879	1,876	5.8	13.8
1.2A Priority Sector	15,398	13,984	16,326	16,445	6.8	17.6
1.2A.1 Agriculture & Allied Activities	5,899	5,389	6,097	6,100	3.4	13.2
1.2A.2 Micro & Small Enterprises	5,623	4,958	6,105	6,075	8.0	22.5
1.2A.2.1 Manufacturing	2,843	2,462	2,924	2,988	5.1	21.4
1.2A.2.2 Services	2,779	2,496	3,181	3,087	11.1	23.7
1.2A.3 Housing	2,672	2,516	2,888	2,910	8.9	15.6
1.2A.4 Micro-Credit	165	150	176	177	7.5	18.1
1.2A.5 Education Loans	526	515	551	558	6.1	8.5
1.2A.6 State-Sponsored Orgs. for SC/ST	1	1	1	1	-4.8	-10.6
1.2A.7 Weaker Sections	2,734	2,454	3,009	3,079	12.6	25.5
1.2A.8 Export Credit	422	385	473	464	9.9	20.6