

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

(₹ Billion)

Item	Outstanding as on				Growth (%)	
	Mar. 22, 2013	2013		2014	Financial year so far	Y-o-Y
		Jan. 25	Dec. 27	Jan. 24		
	1	2	3	4	5	6
<b>1 Gross Bank Credit</b>	<b>49,642</b>	<b>47,497</b>	<b>54,157</b>	<b>54,471</b>	<b>9.7</b>	<b>14.7</b>
<b>1.1 Food Credit</b>	<b>946</b>	<b>1,016</b>	<b>1,071</b>	<b>1,032</b>	<b>9.0</b>	<b>1.5</b>
<b>1.2 Non-food Credit</b>	<b>48,696</b>	<b>46,481</b>	<b>53,086</b>	<b>53,439</b>	<b>9.7</b>	<b>15.0</b>
<b>1.2.1 Agriculture &amp; Allied Activities</b>	<b>5,899</b>	<b>5,720</b>	<b>6,351</b>	<b>6,475</b>	<b>9.8</b>	<b>13.2</b>
<b>1.2.2 Industry</b>	<b>22,302</b>	<b>21,371</b>	<b>24,117</b>	<b>24,285</b>	<b>8.9</b>	<b>13.6</b>
1.2.2.1 Micro & Small	2,843	2,636	3,252	3,302	16.1	25.3
1.2.2.2 Medium	1,247	1,279	1,259	1,263	1.3	-1.3
1.2.2.3 Large	18,211	17,457	19,607	19,719	8.3	13.0
<b>1.2.3 Services</b>	<b>11,519</b>	<b>10,730</b>	<b>12,628</b>	<b>12,589</b>	<b>9.3</b>	<b>17.3</b>
1.2.3.1 Transport Operators	796	774	860	875	9.9	13.0
1.2.3.2 Computer Software	169	160	177	177	4.7	10.5
1.2.3.3 Tourism, Hotels & Restaurants	354	359	387	391	10.4	9.1
1.2.3.4 Shipping	82	80	91	91	11.0	14.0
1.2.3.5 Professional Services	564	546	681	689	22.2	26.3
1.2.3.6 Trade	2,760	2,569	3,042	3,049	10.5	18.6
1.2.3.6.1 Wholesale Trade	1,501	1,398	1,576	1,589	5.9	13.7
1.2.3.6.2 Retail Trade	1,259	1,172	1,466	1,459	16.0	24.6
1.2.3.7 Commercial Real Estate	1,261	1,258	1,428	1,466	16.3	16.6
1.2.3.8 Non-Banking Financial Companies (NBFCs)	2,603	2,480	2,904	2,812	8.0	13.4
1.2.3.9 Other Services	2,930	2,504	3,060	3,038	3.7	21.3
<b>1.2.4 Personal Loans</b>	<b>8,976</b>	<b>8,659</b>	<b>9,990</b>	<b>10,091</b>	<b>12.4</b>	<b>16.5</b>
1.2.4.1 Consumer Durables	84	80	103	110	31.1	37.7
1.2.4.2 Housing	4,567	4,435	5,185	5,243	14.8	18.2
1.2.4.3 Advances against Fixed Deposits	611	548	586	587	-4.0	7.1
1.2.4.4 Advances to Individuals against share & bonds	31	31	34	35	11.6	11.4
1.2.4.5 Credit Card Outstanding	249	252	244	253	1.6	0.2
1.2.4.6 Education	550	548	592	599	9.1	9.4
1.2.4.7 Vehicle Loans	1,111	1,063	1,261	1,274	14.7	19.9
1.2.4.8 Other Personal Loans	1,774	1,702	1,985	1,990	12.2	16.9
<b>1.2A Priority Sector</b>	<b>15,398</b>	<b>14,893</b>	<b>17,367</b>	<b>17,666</b>	<b>14.7</b>	<b>18.6</b>
1.2A.1 Agriculture & Allied Activities	5,899	5,720	6,351	6,475	9.8	13.2
1.2A.2 Micro & Small Enterprises	5,623	5,384	6,584	6,718	19.5	24.8
1.2A.2.1 Manufacturing	2,843	2,636	3,252	3,302	16.1	25.3
1.2A.2.2 Services	2,779	2,748	3,332	3,416	22.9	24.3
1.2A.3 Housing	2,672	2,623	2,952	2,975	11.3	13.4
1.2A.4 Micro-Credit	165	151	178	175	5.9	15.7
1.2A.5 Education Loans	526	523	568	570	8.4	9.0
1.2A.6 State-Sponsored Orgs. for SC/ST	1	1	1	1	14.5	17.4
1.2A.7 Weaker Sections	2,734	2,615	3,444	3,530	29.1	35.0
1.2A.8 Export Credit	422	409	413	419	-0.7	2.4