

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
		Nov. 24	Oct. 26	Nov. 23	2018-19	2018
	1	2	3	4	5	6
1 Gross Bank Credit	77,303	71,887	80,574	81,652	5.6	13.6
1.1 Food Credit	419	741	549	721	72.1	-2.8
1.2 Non-food Credit	76,884	71,145	80,026	80,931	5.3	13.8
1.2.1 Agriculture & Allied Activities	10,302	9,882	10,597	10,648	3.4	7.7
1.2.2 Industry	26,993	26,041	26,962	27,084	0.3	4.0
1.2.2.1 Micro & Small	3,730	3,592	3,642	3,630	-2.7	1.1
1.2.2.2 Medium	1,037	947	1,043	1,051	1.4	11.0
1.2.2.3 Large	22,226	21,502	22,277	22,403	0.8	4.2
1.2.3 Services	20,505	17,593	22,081	22,538	9.9	28.1
1.2.3.1 Transport Operators	1,213	1,145	1,286	1,292	6.6	12.8
1.2.3.2 Computer Software	186	169	194	191	2.8	13.0
1.2.3.3 Tourism, Hotels & Restaurants	365	368	384	384	5.3	4.5
1.2.3.4 Shipping	63	75	64	64	1.1	-15.4
1.2.3.5 Professional Services	1,554	1,353	1,714	1,685	8.4	24.5
1.2.3.6 Trade	4,669	4,328	4,800	4,795	2.7	10.8
1.2.3.6.1 Wholesale Trade	2,052	1,909	2,096	2,116	3.1	10.8
1.2.3.6.2 Retail Trade	2,618	2,419	2,704	2,679	2.3	10.7
1.2.3.7 Commercial Real Estate	1,858	1,819	1,868	1,877	1.0	3.2
1.2.3.8 Non-Banking Financial Companies (NBFCs)	4,964	3,603	5,626	5,663	14.1	57.2
1.2.3.9 Other Services	5,633	4,732	6,145	6,587	16.9	39.2
1.2.4 Personal Loans	19,085	17,630	20,386	20,662	8.3	17.2
1.2.4.1 Consumer Durables	197	180	33	33	-83.4	-81.8
1.2.4.2 Housing	9,746	9,221	10,623	10,774	10.6	16.8
1.2.4.3 Advances against Fixed Deposits	725	537	694	682	-6.0	26.9
1.2.4.4 Advances to Individuals against share & bond	56	55	61	60	7.4	9.4
1.2.4.5 Credit Card Outstanding	686	637	834	853	24.3	33.8
1.2.4.6 Education	697	717	693	692	-0.7	-3.5
1.2.4.7 Vehicle Loans	1,898	1,808	1,968	1,987	4.7	9.9
1.2.4.8 Other Personal Loans	5,080	4,475	5,480	5,582	9.9	24.7
1.2A Priority Sector	25,532	24,017	26,010	26,041	2.0	8.4
1.2A.1 Agriculture & Allied Activities	10,216	9,844	10,532	10,587	3.6	7.5
1.2A.2 Micro & Small Enterprises	9,964	8,953	9,961	9,957	-0.1	11.2
1.2A.2.1 Manufacturing	3,730	3,592	3,642	3,630	-2.7	1.1
1.2A.2.2 Services	6,234	5,361	6,319	6,327	1.5	18.0
1.2A.3 Housing	3,756	3,701	4,041	4,043	7.6	9.2
1.2A.4 Micro-Credit	264	160	231	230	-12.7	43.7
1.2A.5 Education Loans	607	597	568	568	-6.4	-4.8
1.2A.6 State-Sponsored Orgs. for SC/ST	3	3	3	3	15.2	24.9
1.2A.7 Weaker Sections	5,690	5,421	5,958	5,986	5.2	10.4
1.2A.8 Export Credit	283	414	197	185	-34.5	-55.3