

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

(₹ Billion)

Item	Outstanding as on				Growth (%)	
	Mar. 21, 2014	2013	2014		Financial year so far	Y-o-Y
			Mar. 22	Feb. 21		
	1	2	3	4	5	6
1 Gross Bank Credit	56,572	49,642	55,193	56,572	14.0	14.0
1.1 Food Credit	912	946	990	912	-3.6	-3.6
1.2 Non-food Credit	55,660	48,696	54,203	55,660	14.3	14.3
1.2.1 Agriculture & Allied Activities	6,694	5,899	6,511	6,694	13.5	13.5
1.2.2 Industry	25,229	22,302	24,648	25,229	13.1	13.1
1.2.2.1 Micro & Small	3,517	2,843	3,404	3,517	23.7	23.7
1.2.2.2 Medium	1,274	1,247	1,275	1,274	2.2	2.2
1.2.2.3 Large	20,438	18,211	19,970	20,438	12.2	12.2
1.2.3 Services	13,370	11,519	12,884	13,370	16.1	16.1
1.2.3.1 Transport Operators	895	796	885	895	12.4	12.4
1.2.3.2 Computer Software	176	169	175	176	3.8	3.8
1.2.3.3 Tourism, Hotels & Restaurants	392	354	392	392	10.5	10.5
1.2.3.4 Shipping	99	82	94	99	20.3	20.3
1.2.3.5 Professional Services	707	564	693	707	25.3	25.3
1.2.3.6 Trade	3,228	2,760	3,151	3,228	17.0	17.0
1.2.3.6.1 Wholesale Trade	1,701	1,501	1,665	1,701	13.3	13.3
1.2.3.6.2 Retail Trade	1,527	1,259	1,486	1,527	21.3	21.3
1.2.3.7 Commercial Real Estate	1,544	1,261	1,470	1,544	22.4	22.4
1.2.3.8 Non-Banking Financial Companies (NBFCs)	2,946	2,603	2,819	2,946	13.2	13.2
1.2.3.9 Other Services	3,375	2,930	3,205	3,375	15.2	15.2
1.2.4 Personal Loans	10,367	8,976	10,159	10,367	15.5	15.5
1.2.4.1 Consumer Durables	128	84	124	128	53.1	53.1
1.2.4.2 Housing	5,408	4,567	5,291	5,408	18.4	18.4
1.2.4.3 Advances against Fixed Deposits	641	611	569	641	4.9	4.9
1.2.4.4 Advances to Individuals against share & bonds	38	31	36	38	23.8	23.8
1.2.4.5 Credit Card Outstanding	249	249	254	249	-0.2	-0.2
1.2.4.6 Education	600	550	602	600	9.2	9.2
1.2.4.7 Vehicle Loans	1,304	1,111	1,285	1,304	17.4	17.4
1.2.4.8 Other Personal Loans	1,998	1,774	1,999	1,998	12.6	12.6
1.2A Priority Sector	18,781	15,398	18,073	18,781	22.0	22.0
1.2A.1 Agriculture & Allied Activities	6,694	5,899	6,511	6,694	13.5	13.5
1.2A.2 Micro & Small Enterprises	7,511	5,623	6,933	7,511	33.6	33.6
1.2A.2.1 Manufacturing	3,852	2,843	3,725	3,852	35.5	35.5
1.2A.2.2 Services	3,659	2,779	3,497	3,659	31.6	31.6
1.2A.3 Housing	3,034	2,672	2,985	3,034	13.5	13.5
1.2A.4 Micro-Credit	174	165	175	174	5.5	5.5
1.2A.5 Education Loans	579	526	571	579	10.1	10.1
1.2A.6 State-Sponsored Orgs. for SC/ST	2	1	1	2	29.0	29.0
1.2A.7 Weaker Sections	3,862	2,734	3,580	3,862	41.3	41.3
1.2A.8 Export Credit	483	422	434	483	14.4	14.4