

## 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 2013-14	Y-o-Y 2013
		Dec. 28	Nov. 29	Dec. 27		
	1	2	3	4	5	6
<b>1 Gross Bank Credit</b>	<b>49,642</b>	<b>47,288</b>	<b>53,236</b>	<b>54,157</b>	<b>9.1</b>	<b>14.5</b>
<b>1.1 Food Credit</b>	<b>946</b>	<b>1,057</b>	<b>1,007</b>	<b>1,071</b>	<b>13.2</b>	<b>1.3</b>
<b>1.2 Non-food Credit</b>	<b>48,696</b>	<b>46,231</b>	<b>52,230</b>	<b>53,086</b>	<b>9.0</b>	<b>14.8</b>
<b>1.2.1 Agriculture &amp; Allied Activities</b>	<b>5,899</b>	<b>5,697</b>	<b>6,206</b>	<b>6,351</b>	<b>7.7</b>	<b>11.5</b>
<b>1.2.2 Industry</b>	<b>22,302</b>	<b>21,145</b>	<b>23,723</b>	<b>24,117</b>	<b>8.1</b>	<b>14.1</b>
1.2.2.1 Micro & Small	2,843	2,593	3,145	3,252	14.4	25.4
1.2.2.2 Medium	1,247	1,329	1,236	1,259	0.9	-5.3
1.2.2.3 Large	18,211	17,224	19,342	19,607	7.7	13.8
<b>1.2.3 Services</b>	<b>11,519</b>	<b>10,759</b>	<b>12,456</b>	<b>12,628</b>	<b>9.6</b>	<b>17.4</b>
1.2.3.1 Transport Operators	796	781	840	860	8.0	10.2
1.2.3.2 Computer Software	169	161	179	177	4.5	9.5
1.2.3.3 Tourism, Hotels & Restaurants	354	351	386	387	9.1	10.1
1.2.3.4 Shipping	82	80	93	91	11.1	14.0
1.2.3.5 Professional Services	564	531	662	681	20.7	28.2
1.2.3.6 Trade	2,760	2,542	3,005	3,042	10.2	19.6
1.2.3.6.1 Wholesale Trade	1,501	1,389	1,574	1,576	5.0	13.4
1.2.3.6.2 Retail Trade	1,259	1,153	1,432	1,466	16.5	27.1
1.2.3.7 Commercial Real Estate	1,261	1,246	1,431	1,428	13.3	14.6
1.2.3.8 Non-Banking Financial Companies (NBFCs)	2,603	2,523	2,869	2,904	11.6	15.1
1.2.3.9 Other Services	2,930	2,543	2,989	3,060	4.4	20.3
<b>1.2.4 Personal Loans</b>	<b>8,976</b>	<b>8,629</b>	<b>9,844</b>	<b>9,990</b>	<b>11.3</b>	<b>15.8</b>
1.2.4.1 Consumer Durables	84	77	100	103	22.5	33.4
1.2.4.2 Housing	4,567	4,407	5,121	5,185	13.5	17.7
1.2.4.3 Advances against Fixed Deposits	611	552	565	586	-4.1	6.2
1.2.4.4 Advances to Individuals against share & bonds	31	30	33	34	8.0	12.1
1.2.4.5 Credit Card Outstanding	249	248	241	244	-2.1	-1.6
1.2.4.6 Education	550	541	589	592	7.8	9.4
1.2.4.7 Vehicle Loans	1,111	1,050	1,240	1,261	13.6	20.1
1.2.4.8 Other Personal Loans	1,774	1,724	1,955	1,985	11.9	15.1
<b>1.2A Priority Sector</b>	<b>15,398</b>	<b>14,803</b>	<b>17,143</b>	<b>17,367</b>	<b>12.8</b>	<b>17.3</b>
1.2A.1 Agriculture & Allied Activities	5,899	5,697	6,206	6,351	7.7	11.5
1.2A.2 Micro & Small Enterprises	5,623	5,327	6,423	6,584	17.1	23.6
1.2A.2.1 Manufacturing	2,843	2,593	3,145	3,252	14.4	25.4
1.2A.2.2 Services	2,779	2,734	3,278	3,332	19.9	21.9
1.2A.3 Housing	2,672	2,593	2,946	2,952	10.5	13.8
1.2A.4 Micro-Credit	165	154	182	178	7.8	15.9
1.2A.5 Education Loans	526	521	565	568	7.9	9.0
1.2A.6 State-Sponsored Orgs. for SC/ST	1	1	1	1	9.7	14.3
1.2A.7 Weaker Sections	2,734	2,563	3,224	3,444	26.0	34.3
1.2A.8 Export Credit	422	429	456	413	-2.1	-3.6