

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
		Apr. 20	Mar. 22	Apr. 19	2013-14	2013
	1	2	3	4	5	6
1 Gross Bank Credit	49,642	43,793	49,642	49,815	0.3	13.8
1.1 Food Credit	946	843	946	930	-1.7	10.4
1.2 Non-food Credit	48,696	42,950	48,696	48,884	0.4	13.8
1.2.1 Agriculture & Allied Activities	5,899	5,440	5,899	6,011	1.9	10.5
1.2.2 Industry	22,302	19,382	22,302	22,390	0.4	15.5
1.2.2.1 Micro & Small	2,843	2,395	2,843	2,943	3.5	22.9
1.2.2.2 Medium	1,247	1,237	1,247	1,248	0.1	0.9
1.2.2.3 Large	18,211	15,749	18,211	18,198	-0.1	15.6
1.2.3 Services	11,486	10,180	11,486	11,359	-1.1	11.6
1.2.3.1 Transport Operators	796	784	796	815	2.3	3.9
1.2.3.2 Computer Software	169	145	169	169	-0.2	16.5
1.2.3.3 Tourism, Hotels & Restaurants	354	326	354	354	-0.1	8.7
1.2.3.4 Shipping	82	73	82	83	1.4	14.7
1.2.3.5 Professional Services	564	480	564	596	5.6	24.3
1.2.3.6 Trade	2,760	2,259	2,760	2,784	0.9	23.3
1.2.3.6.1 Wholesale Trade	1,501	1,231	1,501	1,492	-0.6	21.2
1.2.3.6.2 Retail Trade	1,259	1,028	1,259	1,292	2.7	25.7
1.2.3.7 Commercial Real Estate	1,261	1,143	1,261	1,274	1.1	11.5
1.2.3.8 Non-Banking Financial Companies (NBFCs)	2,570	2,442	2,570	2,570	0.0	5.2
1.2.3.9 Other Services	2,930	2,530	2,930	2,714	-7.4	7.3
1.2.4 Personal Loans	9,009	7,948	9,009	9,125	1.3	14.8
1.2.4.1 Consumer Durables	84	71	84	86	2.0	19.9
1.2.4.2 Housing	4,600	4,084	4,600	4,701	2.2	15.1
1.2.4.3 Advances against Fixed Deposits	611	552	611	601	-1.6	9.0
1.2.4.4 Advances to Individuals against share & bonds	31	32	31	30	-3.0	-4.3
1.2.4.5 Credit Card Outstanding	249	210	249	252	1.3	20.1
1.2.4.6 Education	550	500	550	548	-0.3	9.6
1.2.4.7 Vehicle Loans	1,111	902	1,111	1,142	2.8	26.6
1.2.4.8 Other Personal Loans	1,774	1,598	1,774	1,764	-0.5	10.4
1.2A Priority Sector	15,398	14,039	15,398	15,892	3.2	13.2
1.2A.1 Agriculture & Allied Activities	5,899	5,440	5,899	6,011	1.9	10.5
1.2A.2 Micro & Small Enterprises	5,623	4,939	5,623	5,823	3.6	17.9
1.2A.2.1 Manufacturing	2,843	2,395	2,843	2,943	3.5	22.9
1.2A.2.2 Services	2,779	2,544	2,779	2,880	3.6	13.2
1.2A.3 Housing	2,672	2,558	2,672	2,792	4.5	9.2
1.2A.4 Micro-Credit	165	163	165	172	4.0	5.6
1.2A.5 Education Loans	526	480	526	546	3.8	13.9
1.2A.6 State-Sponsored Orgs. for SC/ST	1	1	1	1	-2.4	-14.2
1.2A.7 Weaker Sections	2,734	2,392	2,734	2,890	5.7	20.8
1.2A.8 Export Credit	422	372	422	425	0.7	14.3