

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
		Aug. 23	Jul. 25	Aug. 22	2014-15	2014
	1	2	3	4	5	6
1 Gross Bank Credit	56,572	51,991	57,309	57,293	1.3	10.2
1.1 Food Credit	912	979	1,134	1,072	17.5	9.5
1.2 Non-food Credit	55,660	51,012	56,175	56,222	1.0	10.2
1.2.1 Agriculture & Allied Activities	6,694	6,097	7,202	7,241	8.2	18.8
1.2.2 Industry	25,229	23,301	25,079	25,069	-0.6	7.6
1.2.2.1 Micro & Small	3,517	2,924	3,543	3,505	-0.3	19.8
1.2.2.2 Medium	1,274	1,347	1,279	1,246	-2.2	-7.5
1.2.2.3 Large	20,438	19,030	20,257	20,318	-0.6	6.8
1.2.3 Services	13,370	12,050	13,176	13,119	-1.9	8.9
1.2.3.1 Transport Operators	904	823	891	886	-2.0	7.6
1.2.3.2 Computer Software	176	177	170	161	-8.4	-9.1
1.2.3.3 Tourism, Hotels & Restaurants	392	374	357	361	-7.9	-3.7
1.2.3.4 Shipping	99	90	96	95	-3.6	6.1
1.2.3.5 Professional Services	707	633	719	701	-0.9	10.7
1.2.3.6 Trade	3,228	2,846	3,242	3,219	-0.3	13.1
1.2.3.6.1 Wholesale Trade	1,701	1,493	1,644	1,640	-3.6	9.9
1.2.3.6.2 Retail Trade	1,527	1,353	1,598	1,578	3.4	16.7
1.2.3.7 Commercial Real Estate	1,544	1,360	1,582	1,599	3.6	17.6
1.2.3.8 Non-Banking Financial Companies (NBFCs)	2,946	2,834	2,933	2,951	0.2	4.1
1.2.3.9 Other Services	3,375	2,912	3,187	3,147	-6.8	8.1
1.2.4 Personal Loans	10,367	9,564	10,717	10,792	4.1	12.8
1.2.4.1 Consumer Durables	128	94	141	142	10.7	50.8
1.2.4.2 Housing	5,408	4,979	5,680	5,743	6.2	15.4
1.2.4.3 Advances against Fixed Deposits	641	600	542	538	-16.0	-10.2
1.2.4.4 Advances to Individuals against share & bonds	38	29	36	36	-5.7	24.9
1.2.4.5 Credit Card Outstanding	249	236	273	279	12.3	18.1
1.2.4.6 Education	600	573	612	623	3.7	8.6
1.2.4.7 Vehicle Loans	1,304	1,174	1,377	1,379	5.7	17.4
1.2.4.8 Other Personal Loans	1,998	1,879	2,056	2,052	2.7	9.2
1.2A Priority Sector	18,781	16,326	18,466	18,475	-1.6	13.2
1.2A.1 Agriculture & Allied Activities	6,694	6,097	7,202	7,241	8.2	18.8
1.2A.2 Micro & Small Enterprises	7,511	6,105	7,382	7,360	-2.0	20.6
1.2A.2.1 Manufacturing	3,852	2,924	3,543	3,505	-9.0	19.8
1.2A.2.2 Services	3,659	3,181	3,839	3,855	5.4	21.2
1.2A.3 Housing	3,034	2,888	3,142	3,160	4.2	9.4
1.2A.4 Micro-Credit	174	176	179	170	-2.4	-3.3
1.2A.5 Education Loans	579	551	580	583	0.7	5.9
1.2A.6 State-Sponsored Orgs. for SC/ST	2	1	3	4	121.3	205.2
1.2A.7 Weaker Sections	3,862	3,009	3,735	3,730	-3.4	24.0
1.2A.8 Export Credit	483	473	471	444	-8.1	-6.2