

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

(₹ Billion)

| Item   | Outstanding as on |               |               |               | Growth (%)               |              |
|--|-------------------|---------------|---------------|---------------|--------------------------|--------------|
|  | Mar. 30,<br>2018  | 2017          | 2018          |               | Financial<br>year so far | Y-o-Y        |
|  |                   | May 26        | Apr. 27       | May 25        | 2018-19                  | 2018         |
|  | 1                 | 2             | 3             | 4             | 5                        | 6            |
| <b>1 Gross Bank Credit</b>                           | <b>77,303</b>     | <b>68,848</b> | <b>76,130</b> | <b>76,365</b> | <b>-1.2</b>              | <b>10.9</b>  |
| <b>1.1 Food Credit</b>                               | <b>419</b>        | <b>605</b>    | <b>326</b>    | <b>527</b>    | <b>26.0</b>              | <b>-12.8</b> |
| <b>1.2 Non-food Credit</b>                           | <b>76,884</b>     | <b>68,243</b> | <b>75,804</b> | <b>75,838</b> | <b>-1.4</b>              | <b>11.1</b>  |
| <b>1.2.1 Agriculture &amp; Allied Activities</b>     | <b>10,302</b>     | <b>9,657</b>  | <b>10,269</b> | <b>10,279</b> | <b>-0.2</b>              | <b>6.4</b>   |
| <b>1.2.2 Industry</b>                                | <b>26,993</b>     | <b>26,068</b> | <b>26,511</b> | <b>26,446</b> | <b>-2.0</b>              | <b>1.4</b>   |
| 1.2.2.1 Micro & Small                                | 3,730             | 3,605         | 3,629         | 3,613         | -3.1                     | 0.2          |
| 1.2.2.2 Medium                                       | 1,037             | 983           | 1,027         | 1,023         | -1.3                     | 4.1          |
| 1.2.2.3 Large  | 22,226            | 21,480        | 21,854        | 21,809        | -1.9                     | 1.5          |
| <b>1.2.3 Services</b>                                | <b>20,505</b>     | <b>16,345</b> | <b>19,813</b> | <b>19,932</b> | <b>-2.8</b>              | <b>21.9</b>  |
| 1.2.3.1 Transport Operators                          | 1,213             | 1,094         | 1,214         | 1,218         | 0.4                      | 11.3         |
| 1.2.3.2 Computer Software                            | 186               | 172           | 179           | 182           | -2.0                     | 5.9          |
| 1.2.3.3 Tourism, Hotels & Restaurants                | 365               | 361           | 371           | 372           | 2.0                      | 3.3          |
| 1.2.3.4 Shipping                                     | 63                | 75            | 65            | 66            | 4.5                      | -11.7        |
| 1.2.3.5 Professional Services                        | 1,554             | 1,296         | 1,532         | 1,546         | -0.5                     | 19.3         |
| 1.2.3.6 Trade  | 4,669             | 4,095         | 4,605         | 4,729         | 1.3                      | 15.5         |
| 1.2.3.6.1 Wholesale Trade                            | 2,052             | 1,806         | 1,985         | 2,100         | 2.4                      | 16.3         |
| 1.2.3.6.2 Retail Trade                               | 2,618             | 2,289         | 2,621         | 2,629         | 0.4                      | 14.8         |
| 1.2.3.7 Commercial Real Estate                       | 1,858             | 1,781         | 1,849         | 1,840         | -1.0                     | 3.3          |
| 1.2.3.8 Non-Banking Financial Companies (NBFCs)      | 4,964             | 3,415         | 4,524         | 4,439         | -10.6                    | 30.0         |
| 1.2.3.9 Other Services                               | 5,633             | 4,057         | 5,472         | 5,540         | -1.6                     | 36.6         |
| <b>1.2.4 Personal Loans</b>                          | <b>19,085</b>     | <b>16,173</b> | <b>19,211</b> | <b>19,181</b> | <b>0.5</b>               | <b>18.6</b>  |
| 1.2.4.1 Consumer Durables                            | 197               | 172           | 201           | 201           | 2.0                      | 17.0         |
| 1.2.4.2 Housing                                      | 9,746             | 8,588         | 9,855         | 9,919         | 1.8                      | 15.5         |
| 1.2.4.3 Advances against Fixed Deposits              | 725               | 572           | 710           | 632           | -12.8                    | 10.5         |
| 1.2.4.4 Advances to Individuals against share & bond | 56                | 51            | 54            | 55            | -1.8                     | 7.5          |
| 1.2.4.5 Credit Card Outstanding                      | 686               | 558           | 732           | 743           | 8.2                      | 33.1         |
| 1.2.4.6 Education                                    | 697               | 697           | 691           | 692           | -0.8                     | -0.8         |
| 1.2.4.7 Vehicle Loans                                | 1,898             | 1,731         | 1,904         | 1,911         | 0.7                      | 10.4         |
| 1.2.4.8 Other Personal Loans                         | 5,080             | 3,804         | 5,065         | 5,029         | -1.0                     | 32.2         |
| <b>1.2A Priority Sector</b>                          | <b>25,532</b>     | <b>23,379</b> | <b>24,928</b> | <b>24,828</b> | <b>-2.8</b>              | <b>6.2</b>   |
| 1.2A.1 Agriculture & Allied Activities               | 10,216            | 9,640         | 10,240        | 10,228        | 0.1                      | 6.1          |
| 1.2A.2 Micro & Small Enterprises                     | 9,964             | 8,728         | 9,526         | 9,503         | -4.6                     | 8.9          |
| 1.2A.2.1 Manufacturing                               | 3,730             | 3,605         | 3,629         | 3,613         | -3.1                     | 0.2          |
| 1.2A.2.2 Services                                    | 6,234             | 5,123         | 5,897         | 5,890         | -5.5                     | 15.0         |
| 1.2A.3 Housing                                       | 3,756             | 3,526         | 3,667         | 3,699         | -1.5                     | 4.9          |
| 1.2A.4 Micro-Credit                                  | 264               | 142           | 255           | 197           | -25.2                    | 38.4         |
| 1.2A.5 Education Loans                               | 607               | 593           | 593           | 572           | -5.7                     | -3.5         |
| 1.2A.6 State-Sponsored Orgs. for SC/ST               | 3                 | 3             | 3             | 3             | 3.0                      | 18.7         |
| 1.2A.7 Weaker Sections                               | 5,690             | 5,153         | 5,781         | 5,718         | 0.5                      | 11.0         |
| 1.2A.8 Export Credit                                 | 283               | 401           | 201           | 208           | -26.4                    | -48.1        |