

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

(₹ Billion)

Item	Outstanding as on				Growth (%)	
	Mar. 31, 2017	2017	2018		Financial year so far	Y-o-Y
			Mar. 31	Feb. 16	Mar. 30	2017-18
	1	2	3	4	5	6
1 Gross Bank Credit	71,345	71,345	73,737	77,223	8.2	8.2
1.1 Food Credit	400	400	347	338	-15.5	-15.5
1.2 Non-food Credit	70,945	70,945	73,390	76,884	8.4	8.4
1.2.1 Agriculture & Allied Activities	9,924	9,924	10,168	10,302	3.8	3.8
1.2.2 Industry	26,798	26,798	26,272	26,993	0.7	0.7
1.2.2.1 Micro & Small	3,697	3,697	3,703	3,730	0.9	0.9
1.2.2.2 Medium	1,048	1,048	1,027	1,037	-1.1	-1.1
1.2.2.3 Large	22,053	22,053	21,542	22,226	0.8	0.8
1.2.3 Services	18,022	18,022	18,406	20,505	13.8	13.8
1.2.3.1 Transport Operators	1,104	1,104	1,189	1,213	9.8	9.8
1.2.3.2 Computer Software	179	179	186	186	4.1	4.1
1.2.3.3 Tourism, Hotels & Restaurants	375	375	371	365	-2.7	-2.7
1.2.3.4 Shipping	84	84	66	63	-24.7	-24.7
1.2.3.5 Professional Services	1,377	1,377	1,540	1,554	12.9	12.9
1.2.3.6 Trade	4,279	4,279	4,487	4,669	9.1	9.1
1.2.3.6.1 Wholesale Trade	1,932	1,932	1,961	2,052	6.2	6.2
1.2.3.6.2 Retail Trade	2,347	2,347	2,526	2,618	11.5	11.5
1.2.3.7 Commercial Real Estate	1,856	1,856	1,802	1,858	0.1	0.1
1.2.3.8 Non-Banking Financial Companies (NBFCs)	3,910	3,910	3,902	4,964	26.9	26.9
1.2.3.9 Other Services	4,859	4,859	4,864	5,633	15.9	15.9
1.2.4 Personal Loans	16,200	16,200	18,544	19,085	17.8	17.8
1.2.4.1 Consumer Durables	208	208	189	197	-5.2	-5.2
1.2.4.2 Housing	8,601	8,601	9,556	9,746	13.3	13.3
1.2.4.3 Advances against Fixed Deposits	661	661	657	725	9.6	9.6
1.2.4.4 Advances to Individuals against share & bond	48	48	53	56	17.0	17.0
1.2.4.5 Credit Card Outstanding	521	521	658	686	31.6	31.6
1.2.4.6 Education	701	701	705	697	-0.5	-0.5
1.2.4.7 Vehicle Loans	1,705	1,705	1,859	1,898	11.3	11.3
1.2.4.8 Other Personal Loans	3,755	3,755	4,867	5,080	35.3	35.3
1.2A Priority Sector	24,356	24,356	24,437	25,532	4.8	4.8
1.2A.1 Agriculture & Allied Activities	9,909	9,909	10,082	10,216	3.1	3.1
1.2A.2 Micro & Small Enterprises	9,020	9,020	9,176	9,964	10.5	10.5
1.2A.2.1 Manufacturing	3,697	3,697	3,703	3,730	0.9	0.9
1.2A.2.2 Services	5,322	5,322	5,472	6,234	17.1	17.1
1.2A.3 Housing	3,683	3,683	3,747	3,756	2.0	2.0
1.2A.4 Micro-Credit	189	189	240	264	39.5	39.5
1.2A.5 Education Loans	604	604	589	607	0.5	0.5
1.2A.6 State-Sponsored Orgs. for SC/ST	6	6	3	3	-53.5	-53.5
1.2A.7 Weaker Sections	5,546	5,546	5,577	5,690	2.6	2.6
1.2A.8 Export Credit	425	425	236	283	-33.4	-33.4