

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

(₹ Billion)

Item	Outstanding as on				Growth (%)	
	Mar. 22, 2013	2013	2014		Financial year so far	Y-o-Y
			Feb. 22	Jan. 24		
	1	2	3	4	5	6
1 Gross Bank Credit	49,642	48,228	54,471	55,193	11.2	14.4
1.1 Food Credit	946	975	1,032	990	4.6	1.5
1.2 Non-food Credit	48,696	47,253	53,439	54,203	11.3	14.7
1.2.1 Agriculture & Allied Activities	5,899	5,756	6,475	6,511	10.4	13.1
1.2.2 Industry	22,302	21,773	24,285	24,648	10.5	13.2
1.2.2.1 Micro & Small	2,843	2,721	3,302	3,404	19.7	25.1
1.2.2.2 Medium	1,247	1,256	1,263	1,275	2.2	1.5
1.2.2.3 Large	18,211	17,797	19,719	19,970	9.7	12.2
1.2.3 Services	11,519	11,004	12,589	12,884	11.9	17.1
1.2.3.1 Transport Operators	796	776	875	885	11.1	14.0
1.2.3.2 Computer Software	169	167	177	175	3.6	5.2
1.2.3.3 Tourism, Hotels & Restaurants	354	350	391	392	10.7	12.2
1.2.3.4 Shipping	82	79	91	94	14.4	18.5
1.2.3.5 Professional Services	564	540	689	693	22.9	28.3
1.2.3.6 Trade	2,760	2,690	3,049	3,151	14.2	17.1
1.2.3.6.1 Wholesale Trade	1,501	1,497	1,589	1,665	10.9	11.3
1.2.3.6.2 Retail Trade	1,259	1,194	1,459	1,486	18.0	24.4
1.2.3.7 Commercial Real Estate	1,261	1,250	1,466	1,470	16.6	17.6
1.2.3.8 Non-Banking Financial Companies (NBFCs)	2,603	2,458	2,812	2,819	8.3	14.7
1.2.3.9 Other Services	2,930	2,693	3,038	3,205	9.4	19.0
1.2.4 Personal Loans	8,976	8,720	10,091	10,159	13.2	16.5
1.2.4.1 Consumer Durables	84	81	110	124	47.7	52.7
1.2.4.2 Housing	4,567	4,485	5,243	5,291	15.9	18.0
1.2.4.3 Advances against Fixed Deposits	611	554	587	569	-6.9	2.6
1.2.4.4 Advances to Individuals against share & bonds	31	31	35	36	17.2	16.3
1.2.4.5 Credit Card Outstanding	249	255	253	254	1.9	-0.4
1.2.4.6 Education	550	550	599	602	9.5	9.4
1.2.4.7 Vehicle Loans	1,111	1,082	1,274	1,285	15.7	18.7
1.2.4.8 Other Personal Loans	1,774	1,681	1,990	1,999	12.7	18.9
1.2A Priority Sector	15,398	15,067	17,666	18,073	17.4	20.0
1.2A.1 Agriculture & Allied Activities	5,899	5,756	6,475	6,511	10.4	13.1
1.2A.2 Micro & Small Enterprises	5,623	5,482	6,718	6,933	23.3	26.5
1.2A.2.1 Manufacturing	2,843	2,721	3,302	3,725	31.0	36.9
1.2A.2.2 Services	2,779	2,761	3,416	3,497	25.8	26.7
1.2A.3 Housing	2,672	2,634	2,975	2,985	11.7	13.3
1.2A.4 Micro-Credit	165	155	175	175	6.0	13.1
1.2A.5 Education Loans	526	526	570	571	8.6	8.6
1.2A.6 State-Sponsored Orgs. for SC/ST	1	1	1	1	16.9	22.9
1.2A.7 Weaker Sections	2,734	2,676	3,530	3,580	31.0	33.8
1.2A.8 Export Credit	422	443	419	434	2.8	-2.0