

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

₹ Billion)

Item	Outstanding as on				Growth (%)	
	Mar. 23, 2012	2011	2012		Financial year so far	Y-o-Y
		Dec. 30	Nov. 30	Dec. 28	2012-13	2012
	1	2	3	4	5	6
1 Gross Bank Credit	43,714	41,305	46,610	47,288	8.2	14.5
1.1 Food Credit	816	847	1,058	1,057	29.5	24.8
1.2 Non-food Credit	42,897	40,458	45,552	46,231	7.8	14.3
1.2.1 Agriculture & Allied Activities	5,225	4,606	5,495	5,590	7.0	21.4
1.2.2 Industry	19,675	18,582	20,853	21,140	7.5	13.8
1.2.2.1 Micro & Small	2,592	2,468	2,685	2,717	4.8	10.1
1.2.2.2 Medium	2,056	1,986	2,031	2,019	-1.8	1.7
1.2.2.3 Large	15,026	14,129	16,137	16,405	9.2	16.1
1.2.3 Services	10,168	9,670	10,625	10,858	6.8	12.3
1.2.3.1 Transport Operators	713	671	790	730	2.4	8.9
1.2.3.2 Computer Software	154	151	164	161	4.7	7.1
1.2.3.3 Tourism, Hotels & Restaurants	313	315	342	351	12.2	11.5
1.2.3.4 Shipping	89	100	81	80	-9.8	-19.6
1.2.3.5 Professional Services	639	555	511	527	-17.4	-4.9
1.2.3.6 Trade	2,209	2,125	2,538	2,558	15.8	20.4
1.2.3.6.1 Wholesale Trade	1,280	1,203	1,389	1,400	9.4	16.4
1.2.3.6.2 Retail Trade	929	922	1,148	1,158	24.6	25.6
1.2.3.7 Commercial Real Estate	1,205	1,162	1,201	1,308	8.5	12.6
1.2.3.8 Non-Banking Financial Companies (NBFCs)	2,218	2,114	2,439	2,523	13.8	19.3
1.2.3.9 Other Services	2,628	2,477	2,558	2,619	-0.3	5.7
1.2.4 Personal Loans	7,830	7,600	8,580	8,643	10.4	13.7
1.2.4.1 Consumer Durables	88	120	75	77	-12.5	-36.1
1.2.4.2 Housing	4,027	3,917	4,372	4,408	9.5	12.5
1.2.4.3 Advances against Fixed Deposits	685	537	615	610	-10.9	13.7
1.2.4.4 Advances to Individuals against share & bonds	38	51	31	33	-14.9	-35.6
1.2.4.5 Credit Card Outstanding	204	195	247	248	21.2	27.1
1.2.4.6 Education	502	492	543	542	7.9	10.1
1.2.4.7 Vehicle Loans	949	906	1,093	1,107	16.6	22.2
1.2.4.8 Other Personal Loans	1,336	1,382	1,604	1,619	21.1	17.1
1.2A Priority Sector	14,122	13,007	14,617	14,886	5.4	14.4
1.2A.1 Agriculture & Allied Activities	5,225	4,606	5,495	5,590	7.0	21.4
1.2A.2 Micro & Small Enterprises	5,191	4,825	5,262	5,397	4.0	11.9
1.2A.2.1 Manufacturing	2,592	2,468	2,685	2,717	4.8	10.1
1.2A.2.2 Services	2,599	2,358	2,576	2,681	3.2	13.7
1.2A.3 Housing	2,654	2,516	2,667	2,678	0.9	6.4
1.2A.4 Micro-Credit	231	210	219	241	4.3	14.8
1.2A.5 Education Loans	483	483	523	521	8.0	8.0
1.2A.6 State-Sponsored Orgs. for SC/ST	26	27	20	28	7.7	3.7
1.2A.7 Weaker Sections	2,563	2,326	2,725	2,795	9.1	20.2
1.2A.8 Export Credit	377	404	401	429	13.8	6.2