

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

(₹ Billion)

Item	Outstanding as on				Growth (%)	
	Mar. 23, 2012	2012	2013		Financial year so far	Y-o-Y
		Feb. 24	Jan. 25	Feb. 22		
	1	2	3	4	5	6
1 Gross Bank Credit	43,714	41,797	47,368	47,911	9.6	14.6
1.1 Food Credit	816	847	1,070	1,053	29.0	24.3
1.2 Non-food Credit	42,897	40,950	46,297	46,858	9.2	14.4
1.2.1 Agriculture & Allied Activities	5,225	4,733	5,580	5,603	7.2	18.4
1.2.2 Industry	19,675	18,819	21,309	21,592	9.7	14.7
1.2.2.1 Micro & Small	2,592	2,492	2,732	2,811	8.4	12.8
1.2.2.2 Medium	2,056	2,044	1,960	1,832	-10.9	-10.4
1.2.2.3 Large	15,026	14,283	16,617	16,949	12.8	18.7
1.2.3 Services	10,168	9,727	10,739	10,957	7.8	12.7
1.2.3.1 Transport Operators	713	682	724	723	1.3	6.0
1.2.3.2 Computer Software	154	150	161	167	8.7	11.7
1.2.3.3 Tourism, Hotels & Restaurants	313	313	360	351	12.2	12.3
1.2.3.4 Shipping	89	108	77	76	-14.1	-29.6
1.2.3.5 Professional Services	639	546	543	537	-15.9	-1.6
1.2.3.6 Trade	2,209	2,171	2,575	2,680	21.3	23.5
1.2.3.6.1 Wholesale Trade	1,280	1,246	1,397	1,481	15.7	18.9
1.2.3.6.2 Retail Trade	929	925	1,178	1,199	29.1	29.7
1.2.3.7 Commercial Real Estate	1,205	1,180	1,311	1,304	8.2	10.5
1.2.3.8 Non-Banking Financial Companies (NBFCs)	2,218	2,078	2,444	2,423	9.3	16.6
1.2.3.9 Other Services	2,628	2,500	2,544	2,695	2.6	7.8
1.2.4 Personal Loans	7,830	7,671	8,669	8,706	11.2	13.5
1.2.4.1 Consumer Durables	88	87	80	81	-7.8	-6.7
1.2.4.2 Housing	4,027	3,945	4,446	4,480	11.2	13.5
1.2.4.3 Advances against Fixed Deposits	685	563	605	610	-11.0	8.3
1.2.4.4 Advances to Individuals against share & bonds	38	37	34	34	-11.1	-7.7
1.2.4.5 Credit Card Outstanding	204	206	252	255	24.7	23.7
1.2.4.6 Education	502	501	547	549	9.3	9.5
1.2.4.7 Vehicle Loans	949	932	1,113	1,127	18.7	20.9
1.2.4.8 Other Personal Loans	1,336	1,401	1,592	1,571	17.6	12.2
1.2A Priority Sector	14,122	13,151	14,917	15,071	6.7	14.6
1.2A.1 Agriculture & Allied Activities	5,225	4,733	5,580	5,603	7.2	18.4
1.2A.2 Micro & Small Enterprises	5,191	4,888	5,429	5,517	6.3	12.9
1.2A.2.1 Manufacturing	2,592	2,492	2,732	2,811	8.4	12.8
1.2A.2.2 Services	2,599	2,396	2,697	2,706	4.2	13.0
1.2A.3 Housing	2,654	2,557	2,710	2,724	2.6	6.5
1.2A.4 Micro-Credit	231	210	238	242	4.8	15.5
1.2A.5 Education Loans	483	484	523	524	8.7	8.3
1.2A.6 State-Sponsored Orgs. for SC/ST	26	27	29	29	11.5	7.4
1.2A.7 Weaker Sections	2,563	2,417	2,856	2,917	13.8	20.7
1.2A.8 Export Credit	377	316	409	443	17.5	40.2