

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

(₹ Billion)

Item	Outstanding as on				Growth (%)	
	Mar. 22, 2013	2012	2013		Financial year so far	Y-o-Y
		Mar. 23	Feb. 22	Mar. 22	2012-13	2013
	1	2	3	4	5	6
1 Gross Bank Credit	49,984	43,793	48,356	49,984	14.1	14.1
1.1 Food Credit	990	819	979	990	20.8	20.8
1.2 Non-food Credit	48,994	42,974	47,377	48,994	14.0	14.0
1.2.1 Agriculture & Allied Activities	5,922	5,477	5,774	5,922	8.1	8.1
1.2.2 Industry	22,448	19,408	21,823	22,448	15.7	15.7
1.2.2.1 Micro & Small	2,857	2,370	2,743	2,857	20.6	20.6
1.2.2.2 Medium	1,242	1,315	1,219	1,242	-5.6	-5.6
1.2.2.3 Large	18,349	15,723	17,862	18,349	16.7	16.7
1.2.3 Services	11,579	10,188	11,003	11,579	13.6	13.6
1.2.3.1 Transport Operators	798	764	778	798	4.5	4.5
1.2.3.2 Computer Software	169	143	167	169	18.4	18.4
1.2.3.3 Tourism, Hotels & Restaurants	353	324	350	353	9.1	9.1
1.2.3.4 Shipping	87	80	81	87	9.0	9.0
1.2.3.5 Professional Services	563	475	537	563	18.5	18.5
1.2.3.6 Trade	2,786	2,254	2,706	2,786	23.6	23.6
1.2.3.6.1 Wholesale Trade	1,510	1,205	1,499	1,510	25.2	25.2
1.2.3.6.2 Retail Trade	1,276	1,049	1,207	1,276	21.6	21.6
1.2.3.7 Commercial Real Estate	1,261	1,127	1,252	1,261	11.9	11.9
1.2.3.8 Non-Banking Financial Companies (NBFCs)	2,617	2,281	2,421	2,617	14.7	14.7
1.2.3.9 Other Services	2,945	2,741	2,711	2,945	7.4	7.4
1.2.4 Personal Loans	9,045	7,900	8,776	9,045	14.5	14.5
1.2.4.1 Consumer Durables	84	71	81	84	17.5	17.5
1.2.4.2 Housing	4,622	4,034	4,533	4,622	14.6	14.6
1.2.4.3 Advances against Fixed Deposits	613	570	555	613	7.5	7.5
1.2.4.4 Advances to Individuals against share & bonds	31	30	31	31	2.7	2.7
1.2.4.5 Credit Card Outstanding	253	204	255	253	23.8	23.8
1.2.4.6 Education	551	501	551	551	10.0	10.0
1.2.4.7 Vehicle Loans	1,115	892	1,086	1,115	24.9	24.9
1.2.4.8 Other Personal Loans	1,777	1,597	1,683	1,777	11.3	11.3
1.2A Priority Sector	15,454	14,227	15,060	15,454	8.6	8.6
1.2A.1 Agriculture & Allied Activities	5,922	5,477	5,774	5,922	8.1	8.1
1.2A.2 Micro & Small Enterprises	5,648	4,996	5,434	5,648	13.1	13.1
1.2A.2.1 Manufacturing	2,857	2,370	2,743	2,857	20.6	20.6
1.2A.2.2 Services	2,791	2,627	2,691	2,791	6.3	6.3
1.2A.3 Housing	2,681	2,665	2,647	2,681	0.6	0.6
1.2A.4 Micro-Credit	165	160	155	165	3.0	3.0
1.2A.5 Education Loans	527	482	527	527	9.4	9.4
1.2A.6 State-Sponsored Orgs. for SC/ST
1.2A.7 Weaker Sections	2,727	2,334	2,676	2,727	16.8	16.8
1.2A.8 Export Credit	422	377	443	422	12.0	12.0