

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 2013-14 | Y-o-Y 2013 |
| | | Nov. 30 | Oct. 18 | Nov. 29 | | |
| | 1 | 2 | 3 | 4 | 5 | 6 |
| 1 Gross Bank Credit | 49,642 | 46,610 | 52,796 | 53,236 | 7.2 | 14.2 |
| 1.1 Food Credit | 946 | 1,058 | 866 | 1,007 | 6.4 | -4.8 |
| 1.2 Non-food Credit | 48,696 | 45,552 | 51,931 | 52,230 | 7.3 | 14.7 |
| 1.2.1 Agriculture & Allied Activities | 5,899 | 5,592 | 6,192 | 6,206 | 5.2 | 11.0 |
| 1.2.2 Industry | 22,302 | 20,869 | 23,565 | 23,723 | 6.4 | 13.7 |
| 1.2.2.1 Micro & Small | 2,843 | 2,569 | 3,055 | 3,145 | 10.6 | 22.4 |
| 1.2.2.2 Medium | 1,247 | 1,302 | 1,281 | 1,236 | -0.9 | -5.1 |
| 1.2.2.3 Large | 18,211 | 16,998 | 19,228 | 19,342 | 6.2 | 13.8 |
| 1.2.3 Services | 11,519 | 10,546 | 12,472 | 12,456 | 8.1 | 18.1 |
| 1.2.3.1 Transport Operators | 796 | 785 | 848 | 840 | 5.5 | 7.1 |
| 1.2.3.2 Computer Software | 169 | 164 | 178 | 179 | 6.1 | 9.2 |
| 1.2.3.3 Tourism, Hotels & Restaurants | 354 | 342 | 384 | 386 | 9.0 | 13.0 |
| 1.2.3.4 Shipping | 82 | 81 | 93 | 93 | 13.1 | 14.3 |
| 1.2.3.5 Professional Services | 564 | 516 | 671 | 662 | 17.4 | 28.2 |
| 1.2.3.6 Trade | 2,760 | 2,517 | 2,978 | 3,005 | 8.9 | 19.4 |
| 1.2.3.6.1 Wholesale Trade | 1,501 | 1,379 | 1,543 | 1,574 | 4.9 | 14.1 |
| 1.2.3.6.2 Retail Trade | 1,259 | 1,137 | 1,435 | 1,432 | 13.7 | 25.9 |
| 1.2.3.7 Commercial Real Estate | 1,261 | 1,201 | 1,437 | 1,431 | 13.5 | 19.1 |
| 1.2.3.8 Non-Banking Financial Companies (NBFCs) | 2,603 | 2,475 | 2,909 | 2,869 | 10.3 | 15.9 |
| 1.2.3.9 Other Services | 2,930 | 2,464 | 2,975 | 2,989 | 2.0 | 21.3 |
| 1.2.4 Personal Loans | 8,976 | 8,545 | 9,702 | 9,844 | 9.7 | 15.2 |
| 1.2.4.1 Consumer Durables | 84 | 75 | 95 | 100 | 19.2 | 32.8 |
| 1.2.4.2 Housing | 4,567 | 4,337 | 5,108 | 5,121 | 12.1 | 18.1 |
| 1.2.4.3 Advances against Fixed Deposits | 611 | 557 | 566 | 565 | -7.5 | 1.5 |
| 1.2.4.4 Advances to Individuals against share & bonds | 31 | 28 | 32 | 33 | 5.1 | 17.5 |
| 1.2.4.5 Credit Card Outstanding | 249 | 247 | 234 | 241 | -3.1 | -2.0 |
| 1.2.4.6 Education | 550 | 544 | 585 | 589 | 7.1 | 8.3 |
| 1.2.4.7 Vehicle Loans | 1,111 | 1,033 | 1,202 | 1,240 | 11.7 | 20.1 |
| 1.2.4.8 Other Personal Loans | 1,774 | 1,725 | 1,880 | 1,955 | 10.2 | 13.3 |
| 1.2A Priority Sector | 15,398 | 13,790 | 16,685 | 17,143 | 11.3 | 24.3 |
| 1.2A.1 Agriculture & Allied Activities | 5,899 | 5,592 | 6,192 | 6,206 | 5.2 | 11.0 |
| 1.2A.2 Micro & Small Enterprises | 5,623 | 5,128 | 6,282 | 6,423 | 14.2 | 25.2 |
| 1.2A.2.1 Manufacturing | 2,843 | 2,569 | 3,055 | 3,145 | 10.6 | 22.4 |
| 1.2A.2.2 Services | 2,779 | 2,560 | 3,226 | 3,278 | 17.9 | 28.1 |
| 1.2A.3 Housing | 2,672 | 2,584 | 2,923 | 2,946 | 10.2 | 14.0 |
| 1.2A.4 Micro-Credit | 165 | 153 | 171 | 182 | 10.0 | 18.7 |
| 1.2A.5 Education Loans | 526 | 523 | 564 | 565 | 7.3 | 8.0 |
| 1.2A.6 State-Sponsored Orgs. for SC/ST | 1 | 1 | 1 | 1 | 4.0 | 8.4 |
| 1.2A.7 Weaker Sections | 2,734 | 2,526 | 3,155 | 3,224 | 17.9 | 27.6 |
| 1.2A.8 Export Credit | 422 | 401 | 452 | 456 | 7.9 | 13.5 |