

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

(₹ Billion)

Item	Outstanding as on				Growth (%)	
	Mar. 20, 2015	2014	2015		Financial year so far 2015-16	Y-o-Y 2015
		Apr. 18	Mar. 20	Apr. 17		
	1	2	3	4	5	6
1 Gross Bank Credit	61,023	56,370	61,023	61,282	0.4	8.7
1.1 Food Credit	994	887	994	868	-12.6	-2.2
1.2 Non-food Credit	60,030	55,483	60,030	60,414	0.6	8.9
1.2.1 Agriculture & Allied Activities	7,659	6,865	7,659	7,835	2.3	14.1
1.2.2 Industry	26,488	24,987	26,488	26,582	0.4	6.4
1.2.2.1 Micro & Small	3,800	3,533	3,800	3,887	2.3	10.0
1.2.2.2 Medium	1,265	1,233	1,265	1,266	0.1	2.7
1.2.2.3 Large	21,422	20,221	21,422	21,429	0.0	6.0
1.2.3 Services	13,994	13,234	13,994	14,221	1.6	7.5
1.2.3.1 Transport Operators	878	904	878	924	5.2	2.1
1.2.3.2 Computer Software	166	169	166	176	6.0	4.1
1.2.3.3 Tourism, Hotels & Restaurants	363	390	363	376	3.6	-3.7
1.2.3.4 Shipping	100	95	100	101	1.2	5.8
1.2.3.5 Professional Services	745	717	745	843	13.2	17.6
1.2.3.6 Trade	3,556	3,186	3,556	3,624	1.9	13.7
1.2.3.6.1 Wholesale Trade	1,795	1,644	1,795	1,751	-2.4	6.5
1.2.3.6.2 Retail Trade	1,762	1,542	1,762	1,872	6.3	21.4
1.2.3.7 Commercial Real Estate	1,665	1,530	1,665	1,664	-0.0	8.8
1.2.3.8 Non-Banking Financial Companies (NBFCs)	3,117	3,119	3,117	3,222	3.3	3.3
1.2.3.9 Other Services	3,404	3,122	3,404	3,292	-3.3	5.4
1.2.4 Personal Loans	11,889	10,397	11,889	11,775	-1.0	13.3
1.2.4.1 Consumer Durables	153	137	153	156	1.8	13.8
1.2.4.2 Housing	6,256	5,467	6,256	6,419	2.6	17.4
1.2.4.3 Advances against Fixed Deposits	625	588	625	627	0.3	6.7
1.2.4.4 Advances to Individuals against share & bonds	45	34	45	53	17.7	58.6
1.2.4.5 Credit Card Outstanding	305	254	305	313	2.6	22.9
1.2.4.6 Education	634	601	634	638	0.7	6.2
1.2.4.7 Vehicle Loans	1,505	1,337	1,505	1,265	-15.9	-5.3
1.2.4.8 Other Personal Loans	2,366	1,979	2,366	2,304	-2.6	16.4
1.2A Priority Sector	20,103	18,493	20,103	20,192	0.4	9.2
1.2A.1 Agriculture & Allied Activities	7,659	6,865	7,659	7,835	2.3	14.1
1.2A.2 Micro & Small Enterprises	8,003	7,292	8,003	8,126	1.5	11.4
1.2A.2.1 Manufacturing	3,800	3,533	3,800	3,887	2.3	10.0
1.2A.2.2 Services	4,203	3,759	4,203	4,240	0.9	12.8
1.2A.3 Housing	3,224	3,068	3,224	3,203	-0.6	4.4
1.2A.4 Micro-Credit	177	178	177	176	-0.6	-1.1
1.2A.5 Education Loans	592	569	592	592	0.0	4.0
1.2A.6 State-Sponsored Orgs. for SC/ST	3	3	3	4	0.5	2.0
1.2A.7 Weaker Sections	4,049	3,679	4,049	4,015	-0.8	9.2
1.2A.8 Export Credit	426	482	426	440	3.3	-8.7