

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

(₹ Billion)

Item	Outstanding as on				Growth (%)	
	Mar. 18, 2016	2015	2016		Financial year so far	Y-o-Y
			Jul. 24	Jun. 24	Jul. 22	2016-17
	1	2	3	4	5	6
1 Gross Bank Credit	66,500	61,592	66,295	66,321	-0.3	7.7
1.1 Food Credit	1,031	1,105	757	794	-23.0	-28.1
1.2 Non-food Credit	65,469	60,487	65,538	65,527	0.1	8.3
1.2.1 Agriculture & Allied Activities	8,829	8,043	9,044	9,123	3.3	13.4
1.2.2 Industry	27,307	26,220	26,469	26,365	-3.4	0.6
1.2.2.1 Micro & Small	3,715	3,720	3,598	3,597	-3.2	-3.3
1.2.2.2 Medium	1,148	1,193	1,090	1,089	-5.1	-8.7
1.2.2.3 Large	22,444	21,307	21,782	21,679	-3.4	1.7
1.2.3 Services	15,411	14,039	15,651	15,559	1.0	10.8
1.2.3.1 Transport Operators	997	940	1,055	1,061	6.3	12.8
1.2.3.2 Computer Software	191	194	192	183	-4.0	-5.5
1.2.3.3 Tourism, Hotels & Restaurants	371	368	376	384	3.7	4.4
1.2.3.4 Shipping	104	103	100	101	-3.5	-2.6
1.2.3.5 Professional Services	1,046	876	1,135	1,145	9.5	30.7
1.2.3.6 Trade	3,811	3,705	3,872	3,894	2.2	5.1
1.2.3.6.1 Wholesale Trade	1,686	1,795	1,711	1,746	3.6	-2.7
1.2.3.6.2 Retail Trade	2,125	1,910	2,161	2,148	1.1	12.4
1.2.3.7 Commercial Real Estate	1,776	1,669	1,832	1,815	2.2	8.8
1.2.3.8 Non-Banking Financial Companies (NBFCs)	3,527	2,964	3,451	3,424	-2.9	15.5
1.2.3.9 Other Services	3,587	3,220	3,639	3,551	-1.0	10.3
1.2.4 Personal Loans	13,922	12,184	14,374	14,480	4.0	18.8
1.2.4.1 Consumer Durables	178	159	187	188	6.0	18.4
1.2.4.2 Housing	7,468	6,672	7,734	7,816	4.7	17.2
1.2.4.3 Advances against Fixed Deposits	667	581	613	612	-8.3	5.2
1.2.4.4 Advances to Individuals against share & bonds	64	54	56	58	-10.4	6.9
1.2.4.5 Credit Card Outstanding	377	331	425	429	13.8	29.4
1.2.4.6 Education	682	649	683	691	1.3	6.5
1.2.4.7 Vehicle Loans	1,529	1,305	1,564	1,575	3.0	20.7
1.2.4.8 Other Personal Loans	2,958	2,433	3,112	3,112	5.2	27.9
1.2A Priority Sector	22,259	20,755	22,588	22,805	2.5	9.9
1.2A.1 Agriculture & Allied Activities	8,826	8,043	9,034	9,087	3.0	13.0
1.2A.2 Micro & Small Enterprises	8,476	7,975	8,495	8,502	0.3	6.6
1.2A.2.1 Manufacturing	3,715	3,720	3,598	3,597	-3.2	-3.3
1.2A.2.2 Services	4,761	4,255	4,898	4,905	3.0	15.3
1.2A.3 Housing	3,423	3,305	3,473	3,512	2.6	6.2
1.2A.4 Micro-Credit	188	178	184	182	-3.2	2.6
1.2A.5 Education Loans	601	593	599	607	0.9	2.2
1.2A.6 State-Sponsored Orgs. for SC/ST	5	5	6	6	16.1	32.4
1.2A.7 Weaker Sections	4,774	4,290	4,927	4,939	3.4	15.1
1.2A.8 Export Credit	424	395	475	471	11.1	19.1