

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 2016-17	Y-o-Y 2016
			Apr. 17	Mar. 18		
	1	2	3	4	5	6
1 Gross Bank Credit	66,500	61,282	66,500	66,450	-0.1	8.4
1.1 Food Credit	1,031	868	1,031	935	-9.3	7.7
1.2 Non-food Credit	65,469	60,414	65,469	65,515	0.1	8.4
1.2.1 Agriculture & Allied Activities	8,829	7,835	8,829	9,033	2.3	15.3
1.2.2 Industry	27,307	26,582	27,307	26,615	-2.5	0.1
1.2.2.1 Micro & Small	3,715	3,887	3,715	3,628	-2.3	-6.7
1.2.2.2 Medium	1,148	1,266	1,148	1,089	-5.1	-14.0
1.2.2.3 Large	22,444	21,429	22,444	21,899	-2.4	2.2
1.2.3 Services	15,411	14,221	15,411	15,766	2.3	10.9
1.2.3.1 Transport Operators	997	924	997	1,042	4.5	12.9
1.2.3.2 Computer Software	191	176	191	191	-0.1	8.6
1.2.3.3 Tourism, Hotels & Restaurants	371	376	371	373	0.7	-0.8
1.2.3.4 Shipping	104	101	104	100	-3.8	-0.7
1.2.3.5 Professional Services	1,046	843	1,046	1,211	15.8	43.6
1.2.3.6 Trade	3,811	3,624	3,811	3,841	0.8	6.0
1.2.3.6.1 Wholesale Trade	1,686	1,751	1,686	1,683	-0.2	-3.9
1.2.3.6.2 Retail Trade	2,125	1,872	2,125	2,158	1.6	15.3
1.2.3.7 Commercial Real Estate	1,776	1,664	1,776	1,841	3.6	10.6
1.2.3.8 Non-Banking Financial Companies (NBFCs)	3,527	3,222	3,527	3,654	3.6	13.4
1.2.3.9 Other Services	3,587	3,292	3,587	3,512	-2.1	6.7
1.2.4 Personal Loans	13,922	11,775	13,922	14,101	1.3	19.7
1.2.4.1 Consumer Durables	178	156	178	187	5.5	20.1
1.2.4.2 Housing	7,468	6,419	7,468	7,582	1.5	18.1
1.2.4.3 Advances against Fixed Deposits	667	627	667	642	-3.7	2.4
1.2.4.4 Advances to Individuals against share & bonds	64	53	64	50	-21.7	-5.9
1.2.4.5 Credit Card Outstanding	377	313	377	410	8.8	31.2
1.2.4.6 Education	682	638	682	680	-0.4	6.5
1.2.4.7 Vehicle Loans	1,529	1,265	1,529	1,515	-0.9	19.7
1.2.4.8 Other Personal Loans	2,958	2,304	2,958	3,035	2.6	31.7
1.2A Priority Sector	22,259	20,192	22,259	22,462	0.9	11.2
1.2A.1 Agriculture & Allied Activities	8,826	7,835	8,826	9,022	2.2	15.1
1.2A.2 Micro & Small Enterprises	8,476	8,126	8,476	8,449	-0.3	4.0
1.2A.2.1 Manufacturing	3,715	3,887	3,715	3,628	-2.3	-6.7
1.2A.2.2 Services	4,761	4,240	4,761	4,822	1.3	13.7
1.2A.3 Housing	3,423	3,203	3,423	3,448	0.7	7.6
1.2A.4 Micro-Credit	188	176	188	189	0.5	7.7
1.2A.5 Education Loans	601	592	601	596	-0.9	0.7
1.2A.6 State-Sponsored Orgs. for SC/ST	5	4	5	6	7.8	58.3
1.2A.7 Weaker Sections	4,774	4,015	4,774	4,854	1.7	20.9
1.2A.8 Export Credit	424	440	424	452	6.8	2.7