

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
		May 18	Apr. 19	May 31	2013-14	2013
	1	2	3	4	5	6
1 Gross Bank Credit	49,642	44,098	49,815	50,605	1.9	14.8
1.1 Food Credit	946	1,063	930	1,158	22.4	9.0
1.2 Non-food Credit	48,696	43,035	48,884	49,447	1.5	14.9
1.2.1 Agriculture & Allied Activities	5,899	5,424	6,011	6,034	2.3	11.2
1.2.2 Industry	22,302	19,560	22,390	22,593	1.3	15.5
1.2.2.1 Micro & Small	2,843	2,376	2,943	2,865	0.7	20.6
1.2.2.2 Medium	1,247	1,239	1,248	1,335	7.1	7.8
1.2.2.3 Large	18,211	15,944	18,198	18,393	1.0	15.4
1.2.3 Services	11,486	10,078	11,359	11,547	0.5	14.6
1.2.3.1 Transport Operators	796	781	815	816	2.5	4.5
1.2.3.2 Computer Software	169	143	169	177	4.8	23.7
1.2.3.3 Tourism, Hotels & Restaurants	354	331	354	361	1.8	9.0
1.2.3.4 Shipping	82	76	83	87	5.8	14.7
1.2.3.5 Professional Services	564	478	596	597	5.7	24.8
1.2.3.6 Trade	2,760	2,290	2,784	2,836	2.8	23.9
1.2.3.6.1 Wholesale Trade	1,501	1,262	1,492	1,523	1.5	20.7
1.2.3.6.2 Retail Trade	1,259	1,028	1,292	1,313	4.4	27.8
1.2.3.7 Commercial Real Estate	1,261	1,159	1,274	1,320	4.7	14.0
1.2.3.8 Non-Banking Financial Companies (NBFCs)	2,570	2,428	2,570	2,497	-2.8	2.8
1.2.3.9 Other Services	2,930	2,392	2,714	2,856	-2.5	19.4
1.2.4 Personal Loans	9,009	7,974	9,125	9,273	2.9	16.3
1.2.4.1 Consumer Durables	84	73	86	89	5.9	22.0
1.2.4.2 Housing	4,600	4,099	4,701	4,799	4.3	17.1
1.2.4.3 Advances against Fixed Deposits	611	524	601	603	-1.4	15.1
1.2.4.4 Advances to Individuals against share & bonds	31	29	30	30	-2.9	3.7
1.2.4.5 Credit Card Outstanding	249	210	252	230	-7.5	9.6
1.2.4.6 Education	550	501	548	552	0.4	10.2
1.2.4.7 Vehicle Loans	1,111	914	1,142	1,167	5.1	27.6
1.2.4.8 Other Personal Loans	1,774	1,624	1,764	1,803	1.6	11.0
1.2A Priority Sector	15,398	13,905	15,892	16,166	5.0	16.3
1.2A.1 Agriculture & Allied Activities	5,899	5,424	6,011	6,034	2.3	11.2
1.2A.2 Micro & Small Enterprises	5,623	4,916	5,823	6,031	7.3	22.7
1.2A.2.1 Manufacturing	2,843	2,376	2,943	2,865	0.7	20.6
1.2A.2.2 Services	2,779	2,196	2,880	2,791	0.4	27.1
1.2A.3 Housing	2,672	2,544	2,792	2,834	6.0	11.4
1.2A.4 Micro-Credit	165	157	172	179	8.3	13.7
1.2A.5 Education Loans	526	479	546	531	0.9	10.8
1.2A.6 State-Sponsored Orgs. for SC/ST	1	1	1	1	0.8	25.0
1.2A.7 Weaker Sections	2,734	2,370	2,890	2,893	5.8	22.1
1.2A.8 Export Credit	422	369	425	451	6.8	22.1