

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
		Oct. 19	Sep. 20	Oct. 18	2013-14	2013
	1	2	3	4	5	6
1 Gross Bank Credit	49,642	45,261	52,969	52,796	6.4	16.6
1.1 Food Credit	946	879	949	866	-8.5	-1.6
1.2 Non-food Credit	48,696	44,382	52,020	51,931	6.6	17.0
1.2.1 Agriculture & Allied Activities	5,899	5,469	6,100	6,192	5.0	13.2
1.2.2 Industry	22,302	20,326	23,715	23,565	5.7	15.9
1.2.2.1 Micro & Small	2,843	2,473	2,988	3,055	7.5	23.6
1.2.2.2 Medium	1,247	1,336	1,277	1,281	2.7	-4.1
1.2.2.3 Large	18,211	16,517	19,450	19,228	5.6	16.4
1.2.3 Services	11,486	10,249	12,553	12,472	8.6	21.7
1.2.3.1 Transport Operators	796	784	830	848	6.5	8.3
1.2.3.2 Computer Software	169	152	173	178	5.1	17.2
1.2.3.3 Tourism, Hotels & Restaurants	354	341	384	384	8.2	12.5
1.2.3.4 Shipping	82	81	93	93	12.8	15.0
1.2.3.5 Professional Services	564	508	637	671	18.9	32.1
1.2.3.6 Trade	2,760	2,426	2,945	2,978	7.9	22.7
1.2.3.6.1 Wholesale Trade	1,501	1,318	1,545	1,543	2.8	17.0
1.2.3.6.2 Retail Trade	1,259	1,108	1,400	1,435	14.0	29.5
1.2.3.7 Commercial Real Estate	1,261	1,187	1,358	1,437	14.0	21.1
1.2.3.8 Non-Banking Financial Companies (NBFCs)	2,570	2,382	3,070	2,909	13.2	22.1
1.2.3.9 Other Services	2,930	2,390	3,062	2,975	1.5	24.5
1.2.4 Personal Loans	9,009	8,337	9,653	9,702	7.7	16.4
1.2.4.1 Consumer Durables	84	72	96	95	13.8	32.6
1.2.4.2 Housing	4,600	4,283	5,056	5,108	11.1	19.3
1.2.4.3 Advances against Fixed Deposits	611	516	590	566	-7.4	9.6
1.2.4.4 Advances to Individuals against share & bonds	31	27	31	32	2.4	16.0
1.2.4.5 Credit Card Outstanding	249	227	235	234	-6.1	3.1
1.2.4.6 Education	550	537	582	585	6.4	8.9
1.2.4.7 Vehicle Loans	1,111	982	1,186	1,202	8.2	22.4
1.2.4.8 Other Personal Loans	1,774	1,693	1,876	1,880	6.0	11.0
1.2A Priority Sector	15,398	14,141	16,445	16,685	8.4	18.0
1.2A.1 Agriculture & Allied Activities	5,899	5,469	6,100	6,192	5.0	13.2
1.2A.2 Micro & Small Enterprises	5,623	4,994	6,075	6,282	11.7	25.8
1.2A.2.1 Manufacturing	2,843	2,473	2,988	3,055	7.5	23.6
1.2A.2.2 Services	2,779	2,521	3,087	3,226	16.1	28.0
1.2A.3 Housing	2,672	2,542	2,910	2,923	9.4	15.0
1.2A.4 Micro-Credit	165	153	177	171	3.9	12.3
1.2A.5 Education Loans	526	517	558	564	7.2	9.1
1.2A.6 State-Sponsored Orgs. for SC/ST	1	1	1	1	3.2	-2.3
1.2A.7 Weaker Sections	2,734	2,501	3,079	3,155	15.4	26.1
1.2A.8 Export Credit	422	388	464	452	7.0	16.3