

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

(₹ Billion)

Item	Outstanding as on				Growth (%)	
	Mar. 31, 2017	2017	2018		Financial year so far	Y-o-Y
		Feb. 17	Jan. 19	Feb. 16	2017-18	2018
	1	2	3	4	5	6
1 Gross Bank Credit	71,347	67,754	73,009	73,737	3.3	8.8
1.1 Food Credit	400	886	473	347	-13.3	-60.8
1.2 Non-food Credit	70,947	66,867	72,536	73,390	3.4	9.8
1.2.1 Agriculture & Allied Activities	9,924	9,330	10,068	10,168	2.5	9.0
1.2.2 Industry	26,800	26,014	26,151	26,272	-2.0	1.0
1.2.2.1 Micro & Small	3,697	3,562	3,738	3,703	0.2	4.0
1.2.2.2 Medium	1,048	1,005	972	1,027	-2.0	2.3
1.2.2.3 Large	22,055	21,448	21,442	21,542	-2.3	0.4
1.2.3 Services	18,022	16,120	18,030	18,406	2.1	14.2
1.2.3.1 Transport Operators	1,104	1,039	1,172	1,189	7.7	14.4
1.2.3.2 Computer Software	179	174	185	186	4.0	7.0
1.2.3.3 Tourism, Hotels & Restaurants	375	380	371	371	-1.1	-2.3
1.2.3.4 Shipping	84	118	61	66	-21.7	-44.4
1.2.3.5 Professional Services	1,377	1,243	1,508	1,540	11.9	23.9
1.2.3.6 Trade	4,279	3,943	4,484	4,487	4.9	13.8
1.2.3.6.1 Wholesale Trade	1,932	1,800	1,993	1,961	1.5	8.9
1.2.3.6.2 Retail Trade	2,347	2,143	2,491	2,526	7.6	17.9
1.2.3.7 Commercial Real Estate	1,856	1,781	1,841	1,802	-2.9	1.1
1.2.3.8 Non-Banking Financial Companies (NBFCs)	3,910	3,195	3,760	3,902	-0.2	22.1
1.2.3.9 Other Services	4,859	4,247	4,650	4,864	0.1	14.5
1.2.4 Personal Loans	16,200	15,403	18,286	18,544	14.5	20.4
1.2.4.1 Consumer Durables	208	202	184	189	-9.2	-6.5
1.2.4.2 Housing	8,601	8,202	9,466	9,556	11.1	16.5
1.2.4.3 Advances against Fixed Deposits	661	588	591	657	-0.7	11.6
1.2.4.4 Advances to Individuals against share & bond	48	49	53	53	12.1	8.1
1.2.4.5 Credit Card Outstanding	521	493	653	658	26.3	33.4
1.2.4.6 Education	701	720	708	705	0.6	-2.0
1.2.4.7 Vehicle Loans	1,705	1,692	1,847	1,859	9.0	9.9
1.2.4.8 Other Personal Loans	3,755	3,456	4,783	4,867	29.6	40.8
1.2A Priority Sector	24,357	22,889	24,359	24,437	0.3	6.8
1.2A.1 Agriculture & Allied Activities	9,909	9,302	10,024	10,082	1.7	8.4
1.2A.2 Micro & Small Enterprises	9,020	8,437	9,161	9,176	1.7	8.8
1.2A.2.1 Manufacturing	3,697	3,562	3,738	3,703	0.2	4.0
1.2A.2.2 Services	5,322	4,875	5,423	5,472	2.8	12.2
1.2A.3 Housing	3,683	3,572	3,740	3,747	1.7	4.9
1.2A.4 Micro-Credit	189	185	191	240	27.3	30.0
1.2A.5 Education Loans	604	611	580	589	-2.5	-3.6
1.2A.6 State-Sponsored Orgs. for SC/ST	6	6	3	3	-54.9	-53.5
1.2A.7 Weaker Sections	5,546	5,208	5,570	5,577	0.6	7.1
1.2A.8 Export Credit	425	435	321	236	-44.4	-45.7