

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

(₹ Billion)

Item	Outstanding as on				Growth (%)	
	Mar. 20, 2015	2015	2016		Financial year so far	Y-o-Y
			Feb. 20	Jan. 22		
	1	2	3	4	2015-16	2016
1 Gross Bank Credit	61,023	59,954	64,983	65,779	7.8	9.7
1.1 Food Credit	994	1,041	1,002	1,041	4.8	0.1
1.2 Non-food Credit	60,030	58,913	63,981	64,738	7.8	9.9
1.2.1 Agriculture & Allied Activities	7,659	7,544	8,514	8,564	11.8	13.5
1.2.2 Industry	26,576	26,058	27,244	27,455	3.3	5.4
1.2.2.1 Micro & Small	3,800	3,695	3,776	3,759	-1.1	1.7
1.2.2.2 Medium	1,265	1,287	1,155	1,144	-9.6	-11.1
1.2.2.3 Large	21,511	21,076	22,313	22,552	4.8	7.0
1.2.3 Services	14,131	13,779	14,732	14,970	5.9	8.6
1.2.3.1 Transport Operators	916	911	984	986	7.7	8.3
1.2.3.2 Computer Software	172	170	187	188	9.2	10.9
1.2.3.3 Tourism, Hotels & Restaurants	370	367	371	375	1.1	1.9
1.2.3.4 Shipping	101	101	103	106	4.5	4.9
1.2.3.5 Professional Services	844	828	1,033	1,041	23.3	25.7
1.2.3.6 Trade	3,657	3,521	3,662	3,730	2.0	6.0
1.2.3.6.1 Wholesale Trade	1,801	1,736	1,650	1,686	-6.4	-2.8
1.2.3.6.2 Retail Trade	1,856	1,785	2,012	2,044	10.1	14.5
1.2.3.7 Commercial Real Estate	1,665	1,665	1,766	1,766	6.1	6.0
1.2.3.8 Non-Banking Financial Companies (NBFCs)	3,117	3,001	3,260	3,311	6.2	10.3
1.2.3.9 Other Services	3,289	3,216	3,367	3,467	5.4	7.8
1.2.4 Personal Loans	11,663	11,532	13,491	13,749	17.9	19.2
1.2.4.1 Consumer Durables	153	150	170	171	11.7	14.0
1.2.4.2 Housing	6,285	6,186	7,238	7,359	17.1	19.0
1.2.4.3 Advances against Fixed Deposits	625	604	639	680	8.7	12.5
1.2.4.4 Advances to Individuals against share & bonds	54	54	58	59	7.9	9.3
1.2.4.5 Credit Card Outstanding	305	311	386	385	26.4	23.6
1.2.4.6 Education	633	635	683	682	7.7	7.4
1.2.4.7 Vehicle Loans	1,246	1,275	1,420	1,432	14.9	12.3
1.2.4.8 Other Personal Loans	2,362	2,317	2,898	2,982	26.3	28.7
1.2A Priority Sector	20,103	19,724	21,724	21,853	8.7	10.8
1.2A.1 Agriculture & Allied Activities	7,659	7,544	8,514	8,560	11.8	13.5
1.2A.2 Micro & Small Enterprises	8,003	7,774	8,346	8,380	4.7	7.8
1.2A.2.1 Manufacturing	3,800	3,695	3,776	3,759	-1.1	1.7
1.2A.2.2 Services	4,203	4,079	4,570	4,621	9.9	13.3
1.2A.3 Housing	3,224	3,203	3,392	3,416	5.9	6.6
1.2A.4 Micro-Credit	177	173	188	188	6.2	8.6
1.2A.5 Education Loans	592	592	607	605	2.1	2.1
1.2A.6 State-Sponsored Orgs. for SC/ST	3	4	5	5	43.0	41.1
1.2A.7 Weaker Sections	4,049	3,984	4,650	4,703	16.1	18.0
1.2A.8 Export Credit	426	405	346	371	-13.0	-8.5