

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

(₹ Billion)

Item	Outstanding as on				Growth (%)	
	Mar. 31, 2017	2016	2017		Financial year so far	Y-o-Y
		Apr. 29	Mar. 31	Apr. 28	2017-18	2017
	1	2	3	4	5	6
1 Gross Bank Credit	68,352	63,205	68,352	65,935	-3.5	4.3
1.1 Food Credit	393	888	393	485	23.3	-45.4
1.2 Non-food Credit	67,959	62,317	67,959	65,451	-3.7	5.0
1.2.1 Agriculture & Allied Activities	9,373	8,471	9,373	9,148	-2.4	8.0
1.2.2 Industry	25,475	25,197	25,475	24,941	-2.1	-1.0
1.2.2.1 Micro & Small	3,485	3,421	3,485	3,404	-2.3	-0.5
1.2.2.2 Medium	1,001	1,038	1,001	944	-5.7	-9.1
1.2.2.3 Large	20,989	20,738	20,989	20,593	-1.9	-0.7
1.2.3 Services	17,627	15,254	17,627	15,987	-9.3	4.8
1.2.3.1 Transport Operators	1,087	1,022	1,087	1,071	-1.5	4.7
1.2.3.2 Computer Software	175	187	175	171	-2.3	-8.6
1.2.3.3 Tourism, Hotels & Restaurants	362	358	362	347	-4.2	-3.0
1.2.3.4 Shipping	111	95	111	70	-37.2	-26.4
1.2.3.5 Professional Services	1,344	1,174	1,344	1,307	-2.8	11.3
1.2.3.6 Trade	4,103	3,659	4,103	3,876	-5.5	5.9
1.2.3.6.1 Wholesale Trade	1,905	1,645	1,905	1,749	-8.2	6.3
1.2.3.6.2 Retail Trade	2,199	2,014	2,199	2,127	-3.3	5.6
1.2.3.7 Commercial Real Estate	1,823	1,801	1,823	1,788	-1.9	-0.7
1.2.3.8 Non-Banking Financial Companies (NBFCs)	3,817	3,501	3,817	3,400	-10.9	-2.9
1.2.3.9 Other Services	4,805	3,458	4,805	3,958	-17.6	14.4
1.2.4 Personal Loans	15,484	13,395	15,484	15,375	-0.7	14.8
1.2.4.1 Consumer Durables	169	151	169	171	1.2	13.5
1.2.4.2 Housing	8,183	7,197	8,183	8,160	-0.3	13.4
1.2.4.3 Advances against Fixed Deposits	621	600	621	542	-12.7	-9.7
1.2.4.4 Advances to Individuals against share & bond	54	50	54	51	-4.7	1.8
1.2.4.5 Credit Card Outstanding	521	410	521	541	3.9	32.1
1.2.4.6 Education	669	648	669	668	-0.1	3.1
1.2.4.7 Vehicle Loans	1,634	1,431	1,634	1,645	0.7	14.9
1.2.4.8 Other Personal Loans	3,634	2,907	3,634	3,596	-1.0	23.7
1.2A Priority Sector	22,996	21,232	22,996	22,366	-2.7	5.3
1.2A.1 Agriculture & Allied Activities	9,358	8,460	9,358	9,128	-2.5	7.9
1.2A.2 Micro & Small Enterprises	8,621	8,065	8,621	8,344	-3.2	3.5
1.2A.2.1 Manufacturing	3,499	3,421	3,499	3,404	-2.7	-0.5
1.2A.2.2 Services	5,122	4,643	5,122	4,939	-3.6	6.4
1.2A.3 Housing	3,449	3,231	3,449	3,389	-1.7	4.9
1.2A.4 Micro-Credit	150	152	150	143	-5.0	-6.3
1.2A.5 Education Loans	574	565	574	575	0.1	1.7
1.2A.6 State-Sponsored Orgs. for SC/ST	3	2	3	2	-9.1	18.6
1.2A.7 Weaker Sections	5,261	4,588	5,261	5,010	-4.8	9.2
1.2A.8 Export Credit	425	452	425	421	-0.9	-6.9