

TABLE 46 : SECTORAL DEPLOYMENT OF NON-FOOD GROSS BANK CREDIT

(₹ Billion)

Sr. No.	Sector	Outstanding as on last reporting Friday in March							
		2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18
	Non-food Credit (1 to 4)	36673.54	42897.45	48695.63	55296.01	60029.52	65469.03	70944.90	76884.23
1	Agriculture & Allied Activities	4806.34	5466.26	5899.14	6659.79	7658.80	8829.42	9923.86	10302.15
2	Industry (Micro & Small, Medium and Large)	16045.76	19373.25	22301.79	25164.83	26576.27	27306.77	26798.33	26992.67
2.1	Micro & Small	2102.06	2366.57	2843.48	3481.94	3800.28	3714.67	3697.31	3729.99
2.2	Medium	1164.87	1247.89	1247.04	1240.69	1245.36	1148.21	1048.06	1036.80
2.3	Large	12778.82	15758.80	18211.27	20442.20	21530.63	22443.89	22052.96	22225.89
3	Services	8942.01	10229.60	11518.86	13374.51	14130.97	15410.67	18022.37	20504.71
3.1	Transport Operators	697.45	762.93	796.30	923.42	915.66	997.43	1104.46	1212.68
3.2	Computer Software	138.58	142.97	169.10	185.89	172.14	190.96	178.84	186.09
3.3	Tourism, Hotels & Restaurants	276.38	323.19	354.41	398.75	370.36	370.53	375.03	364.89
3.4	Shipping	79.16	79.44	82.20	102.43	101.17	104.30	83.75	63.08
3.5	Professional Services	451.88	479.61	564.21	796.49	844.17	1046.00	1376.50	1554.07
3.6	Trade	1850.41	2249.77	2759.53	3257.77	3656.82	3810.98	4278.93	4669.38
3.6.1	Wholesale Trade (other than food procurement)	946.89	1203.65	1500.99	1675.70	1800.77	1686.08	1932.08	2051.60
3.6.2	Retail Trade	903.52	1046.12	1258.54	1582.07	1856.04	2124.90	2346.85	2617.78
3.7	Commercial Real Estate	973.41	1126.52	1260.70	1532.40	1664.61	1776.13	1855.64	1858.01
3.8	Non-Banking Financial Companies (NBFCs)	1902.81	2332.21	2602.57	2937.73	3117.44	3527.42	3910.32	4963.93
3.9	Other Services	2571.94	2732.96	2929.83	3239.63	3288.58	3586.93	4858.92	5632.59
4	Personal Loans	6879.44	7828.35	8975.84	10096.89	11663.48	13922.16	16200.34	19084.69
4.1	Consumer Durables	62.87	71.31	83.81	128.28	153.05	177.53	207.91	197.03
4.2	Housing (Including Priority Sector Housing)	3499.25	3970.53	4566.65	5386.10	6285.35	7467.80	8600.86	9745.65
4.3	Advances against Fixed Deposits (Including FCNR (B), NRNR Deposits etc.)	493.11	569.72	610.87	635.96	625.16	666.83	661.15	724.93
4.4	Advances to Individuals against share, bonds, etc.	28.80	30.00	31.09	38.21	54.34	64.19	47.50	55.56
4.5	Credit Card Outstanding	180.98	204.35	249.12	248.57	304.62	376.79	521.32	686.28
4.6	Education	427.04	499.33	549.70	600.05	633.20	682.24	700.88	697.12
4.7	Vehicle Loans	726.01	890.54	1110.89	1063.00	1246.10	1529.08	1705.25	1897.86
4.8	Other Personal Loans	1461.38	1592.58	1773.72	1996.71	2361.65	2957.71	3755.47	5080.26
5	Priority Sector Memo:	12624.45	14210.45	15397.96	18297.24	20103.24	22259.07	24356.47	25531.87
5.1	Agriculture & Allied Activities	4806.34	5466.26	5899.14	6659.79	7658.80	8825.90	9909.21	10215.91
5.2	Micro & Small Enterprises	4428.48	4986.25	5622.96	7078.13	8003.43	8475.87	9019.72	9963.64
5.2(a)	Manufacturing	2102.06	2366.57	2843.48	3481.94	3800.28	3714.67	3697.31	3729.99
5.2(b)	Services	2326.42	2619.69	2779.47	3596.18	4203.14	4761.20	5322.41	6233.66
5.3	Housing	2391.05	2658.51	2672.03	3020.07	3223.86	3422.76	3683.44	3755.87
5.4	Micro-Credit	192.31	160.24	165.07	172.13	177.01	188.46	188.94	263.52
5.5	Education Loans	425.89	480.67	526.12	578.88	591.84	601.37	604.36	607.13
5.6	State-Sponsored Orgs. for SC/ST	0.87	1.79	1.24	3.28	3.48	5.14	6.36	2.96
5.7	Weaker Sections	1906.13	2333.59	2733.98	3860.00	4048.84	4773.97	5545.98	5690.48
5.8	Export Credit	318.21	391.00	422.34	483.13	426.26	423.82	425.02	283.05

Source : Reserve Bank of India.

Also see Notes on Tables.