

Annexure 7

GROSS BANK CREDIT-SCBs(in cr)								
		2016	2017	Dec 2017	growth%(A)	Credit share%	GDP growth% 2017	NPA%- SEP2017
1	Agriculture	911300	992400	998100	0.77	13.74	4.9	6.4
2	Industry	2730677	2680000	2634100	-2.28	36.27	5.6	19.3
2a	Micro & Small	371467	369700	368300	-0.50	5.07		
2b	Medium	114821	104800	95700	-11.58	1.32		
2c	Large	2244389	2205500	2170100	-2.14	29.88		
3	Services	1541067	1802200	1811900	0.72	24.95	7.7	5.7
	Transport Operators	99743	110400	115200	5.80			
	Computer Software	19096	17900	17900	0.00			
	Tourism, Hotels & Restaurants	37053	37500	36700	-2.84			
	Shipping	10430	8400	7300	-17.46			
	Professional Services	104600	137700	142200	4.36			
	Trade	381098	427900	440600	3.96	6.07		
	of which(a) Wholesale Trade	168608	193200	193500	0.21			
	b) Retail Trade	212490	234700	247100	7.04	3.40		2.1
	Commercial Real Estate (NBFCs)	177613	185600	182500	-2.23			
	Other Services	352742	391000	368200	-7.77			
	Other Services	358693	485900	501300	4.23			
4	Personal Loans	1392216	1620000	1795200	14.42	24.72	8.7	
	Consumer Durables	17753	20800	18200	-16.67			
	Housing	746780	860100	936200	11.80	12.89		
	Advances against Fixed Deposits	66683	66100	55700	-20.98			
	Advances to Individuals against sh	6419	4800	5800	27.78			
	Credit Card Outstanding	37679	52100	64200	30.97			
	Education	68224	70100	70400	0.57	0.97		
	Vehicle Loans	152908	170500	183100	9.85			
	Other Personal Loans	295771	375500	461700	30.61			
5	FOOD CREDIT	70640	40100	23800	-54.20	0.33		
	Total Gross bank credit	6645900	7134700	7263100	2.40	100.00	7.1	10.2

A Priority Sector	22,443	24,357	24,224	-0.73	
Agriculture & Allied Activities	9,081	9,909	9,932	0.31	
Micro & Small Enterprises	8,194	9,020	9,066	0.68	
Manufacturing	3,436	3,697	3,683	-0.50	
Services	4,759	5,322	5,383	1.53	
Housing	3,575	3,683	3,727	1.59	
Micro-Credit	179	189	169	-14.11	
Education Loans	608	604	592	-2.65	
State-Sponsored Orgs. for SC/ST	6	6	3	-66.67	
Weaker Sections	5,120	5,546	5,493	-1.27	
Export Credit	458	425	409	-5.02	

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