

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

(₹ Billion)

| Item | Outstanding as on | | | | Growth (%) | |
|--|-------------------|---------------|---------------|---------------|--------------------------|-------------|
| | Mar. 30, 2018 | 2018 | 2019 | | Financial year so far | Y-o-Y |
| | | Feb. 16 | Jan. 18 | Feb. 15 | 2018-19 | 2019 |
| | 1 | 2 | 3 | 4 | 5 | 6 |
| 1 Gross Bank Credit | 77,303 | 73,967 | 82,750 | 83,681 | 8.3 | 13.1 |
| 1.1 Food Credit | 419 | 577 | 707 | 615 | 47.0 | 6.6 |
| 1.2 Non-food Credit | 76,884 | 73,390 | 82,043 | 83,065 | 8.0 | 13.2 |
| 1.2.1 Agriculture & Allied Activities | 10,302 | 10,168 | 10,832 | 10,928 | 6.1 | 7.5 |
| 1.2.2 Industry | 26,993 | 26,272 | 27,500 | 27,743 | 2.8 | 5.6 |
| 1.2.2.1 Micro & Small | 3,730 | 3,703 | 3,710 | 3,727 | -0.1 | 0.6 |
| 1.2.2.2 Medium | 1,037 | 1,027 | 1,040 | 1,034 | -0.2 | 0.7 |
| 1.2.2.3 Large | 22,226 | 21,542 | 22,751 | 22,982 | 3.4 | 6.7 |
| 1.2.3 Services | 20,505 | 18,406 | 22,340 | 22,762 | 11.0 | 23.7 |
| 1.2.3.1 Transport Operators | 1,213 | 1,189 | 1,332 | 1,349 | 11.3 | 13.5 |
| 1.2.3.2 Computer Software | 186 | 186 | 189 | 192 | 3.1 | 3.1 |
| 1.2.3.3 Tourism, Hotels & Restaurants | 365 | 371 | 387 | 386 | 5.9 | 4.2 |
| 1.2.3.4 Shipping | 63 | 66 | 75 | 74 | 17.3 | 12.9 |
| 1.2.3.5 Professional Services | 1,554 | 1,540 | 1,693 | 1,781 | 14.6 | 15.6 |
| 1.2.3.6 Trade | 4,669 | 4,487 | 4,959 | 5,047 | 8.1 | 12.5 |
| 1.2.3.6.1 Wholesale Trade | 2,052 | 1,961 | 2,186 | 2,243 | 9.3 | 14.4 |
| 1.2.3.6.2 Retail Trade | 2,618 | 2,526 | 2,774 | 2,804 | 7.1 | 11.0 |
| 1.2.3.7 Commercial Real Estate | 1,858 | 1,802 | 1,981 | 1,988 | 7.0 | 10.3 |
| 1.2.3.8 Non-Banking Financial Companies (NBFCs) | 4,964 | 3,902 | 5,576 | 5,754 | 15.9 | 47.5 |
| 1.2.3.9 Other Services | 5,633 | 4,864 | 6,149 | 6,191 | 9.9 | 27.3 |
| 1.2.4 Personal Loans | 19,085 | 18,544 | 21,371 | 21,633 | 13.4 | 16.7 |
| 1.2.4.1 Consumer Durables | 197 | 189 | 46 | 45 | -77.0 | -76.0 |
| 1.2.4.2 Housing | 9,746 | 9,556 | 11,208 | 11,349 | 16.5 | 18.8 |
| 1.2.4.3 Advances against Fixed Deposits | 725 | 657 | 687 | 706 | -2.6 | 7.5 |
| 1.2.4.4 Advances to Individuals against share & bond | 56 | 53 | 58 | 59 | 5.5 | 10.1 |
| 1.2.4.5 Credit Card Outstanding | 686 | 658 | 842 | 834 | 21.5 | 26.7 |
| 1.2.4.6 Education | 697 | 705 | 692 | 689 | -1.2 | -2.3 |
| 1.2.4.7 Vehicle Loans | 1,898 | 1,859 | 2,006 | 2,005 | 5.6 | 7.8 |
| 1.2.4.8 Other Personal Loans | 5,080 | 4,867 | 5,831 | 5,946 | 17.0 | 22.2 |
| 1.2A Priority Sector | 25,532 | 24,437 | 26,646 | 26,829 | 5.1 | 9.8 |
| 1.2A.1 Agriculture & Allied Activities | 10,216 | 10,082 | 10,768 | 10,863 | 6.3 | 7.7 |
| 1.2A.2 Micro & Small Enterprises | 9,964 | 9,176 | 10,181 | 10,266 | 3.0 | 11.9 |
| 1.2A.2.1 Manufacturing | 3,730 | 3,703 | 3,710 | 3,727 | -0.1 | 0.6 |
| 1.2A.2.2 Services | 6,234 | 5,472 | 6,470 | 6,540 | 4.9 | 19.5 |
| 1.2A.3 Housing | 3,756 | 3,747 | 4,287 | 4,332 | 15.3 | 15.6 |
| 1.2A.4 Micro-Credit | 264 | 240 | 235 | 243 | -7.8 | 1.0 |
| 1.2A.5 Education Loans | 607 | 589 | 566 | 563 | -7.3 | -4.5 |
| 1.2A.6 State-Sponsored Orgs. for SC/ST | 3 | 3 | 4 | 4 | 31.4 | 35.1 |
| 1.2A.7 Weaker Sections | 5,690 | 5,577 | 6,086 | 6,149 | 8.1 | 10.3 |
| 1.2A.8 Export Credit | 283 | 236 | 175 | 165 | -41.7 | -30.2 |