

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

(₹ Crore)

Item	Outstanding as on				Growth (%)	
	Mar. 27, 2020	2019	2020		Financial year so far 2020-21	Y-o-Y 2020
		Jul. 19	Jun. 19	Jul. 31		
	1	2	3	4	5	6
<b>1 Gross Bank Credit</b>	<b>9263134</b>	<b>8561546</b>	<b>9136004</b>	<b>9148074</b>	<b>-1.2</b>	<b>6.9</b>
<b>1.1 Food Credit</b>	<b>51590</b>	<b>65787</b>	<b>88990</b>	<b>79023</b>	<b>53.2</b>	<b>20.1</b>
<b>1.2 Non-food Credit</b>	<b>9211544</b>	<b>8495759</b>	<b>9047014</b>	<b>9069051</b>	<b>-1.5</b>	<b>6.7</b>
<b>1.2.1 Agriculture &amp; Allied Activities</b>	<b>1157796</b>	<b>1108988</b>	<b>1152934</b>	<b>1169273</b>	<b>1.0</b>	<b>5.4</b>
<b>1.2.2 Industry</b>	<b>2905151</b>	<b>2798360</b>	<b>2875210</b>	<b>2821316</b>	<b>-2.9</b>	<b>0.8</b>
1.2.2.1 Micro & Small	381825	361608	352696	354728	-7.1	-1.9
1.2.2.2 Medium	105598	105214	95670	101994	-3.4	-3.1
1.2.2.3 Large	2417728	2331538	2426844	2364594	-2.2	1.4
<b>1.2.3 Services</b>	<b>2594945</b>	<b>2312871</b>	<b>2528489</b>	<b>2547228</b>	<b>-1.8</b>	<b>10.1</b>
1.2.3.1 Transport Operators	144466	140948	146715	148727	2.9	5.5
1.2.3.2 Computer Software	20051	18213	20592	21167	5.6	16.2
1.2.3.3 Tourism, Hotels & Restaurants	45977	39899	46253	47383	3.1	18.8
1.2.3.4 Shipping	6557	5879	5155	5178	-21.0	-11.9
1.2.3.5 Professional Services	177085	166562	173914	176815	-0.2	6.2
1.2.3.6 Trade	552392	513452	543012	560579	1.5	9.2
1.2.3.6.1 Wholesale Trade	263397	229764	255206	267712	1.6	16.5
1.2.3.6.2 Retail Trade	288995	283688	287806	292867	1.3	3.2
1.2.3.7 Commercial Real Estate	229770	208627	229263	233200	1.5	11.8
1.2.3.8 Non-Banking Financial Companies (NBFCs)	807383	636733	798514	793451	-1.7	24.6
1.2.3.9 Other Services	611264	582558	565071	560728	-8.3	-3.7
<b>1.2.4 Personal Loans</b>	<b>2553652</b>	<b>2275540</b>	<b>2490381</b>	<b>2531234</b>	<b>-0.9</b>	<b>11.2</b>
1.2.4.1 Consumer Durables	9298	5623	8847	9127	-1.8	62.3
1.2.4.2 Housing	1338964	1199806	1335902	1347565	0.6	12.3
1.2.4.3 Advances against Fixed Deposits	79496	64901	61457	62317	-21.6	-4.0
1.2.4.4 Advances to Individuals against share & bond	5334	5396	5803	6392	19.8	18.5
1.2.4.5 Credit Card Outstanding	108094	93974	97586	101391	-6.2	7.9
1.2.4.6 Education	65745	67665	65017	65100	-1.0	-3.8
1.2.4.7 Vehicle Loans	220609	201318	214602	217697	-1.3	8.1
1.2.4.8 Other Personal Loans	726112	636857	701167	721645	-0.6	13.3
<b>1.2A Priority Sector</b>	<b>2897461</b>	<b>2716953</b>	<b>2803776</b>	<b>2828526</b>	<b>-2.4</b>	<b>4.1</b>
1.2A.1 Agriculture & Allied Activities	1146624	1102240	1144499	1155451	0.8	4.8
1.2A.2 Micro & Small Enterprises	1149394	1047483	1132391	1100578	-4.2	5.1
1.2A.2.1 Manufacturing	381826	361608	352696	354728	-7.1	-1.9
1.2A.2.2 Services	767568	685875	779695	745850	-2.8	8.7
1.2A.3 Housing	449945	441976	463729	464437	3.2	5.1
1.2A.4 Micro-Credit	38237	31593	35826	32817	-14.2	3.9
1.2A.5 Education Loans	51906	53659	52035	51434	-0.9	-4.1
1.2A.6 State-Sponsored Orgs. for SC/ST	388	385	399	410	5.7	6.5
1.2A.7 Weaker Sections	731409	678242	740428	742426	1.5	9.5
1.2A.8 Export Credit	16114	14155	16719	15237	-5.4	7.6