

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
		Jun. 21	May 22	Jun. 19		
	1	2	3	4	5	6
1 Gross Bank Credit	9263134	8547555	9108882	9136004	-1.4	6.9
1.1 Food Credit	51590	71178	79135	88990	72.5	25.0
1.2 Non-food Credit	9211544	8476377	9029747	9047014	-1.8	6.7
1.2.1 Agriculture & Allied Activities	1157795	1125788	1146207	1152934	-0.4	2.4
1.2.2 Industry	2905151	2812032	2861607	2875210	-1.0	2.2
1.2.2.1 Micro & Small	381825	366185	352949	352696	-7.6	-3.7
1.2.2.2 Medium	105598	105170	99847	95670	-9.4	-9.0
1.2.2.3 Large	2417728	2340677	2408811	2426844	0.4	3.7
1.2.3 Services	2594945	2284715	2543070	2528489	-2.6	10.7
1.2.3.1 Transport Operators	144466	141711	149290	146715	1.6	3.5
1.2.3.2 Computer Software	20051	18312	19812	20592	2.7	12.5
1.2.3.3 Tourism, Hotels & Restaurants	45977	39603	45777	46253	0.6	16.8
1.2.3.4 Shipping	6557	6080	5249	5155	-21.4	-15.2
1.2.3.5 Professional Services	177085	168679	173325	173914	-1.8	3.1
1.2.3.6 Trade	552392	511576	538619	543012	-1.7	6.1
1.2.3.6.1 Wholesale Trade	263397	230097	252442	255206	-3.1	10.9
1.2.3.6.2 Retail Trade	288995	281479	286177	287806	-0.4	2.2
1.2.3.7 Commercial Real Estate	229770	205495	227847	229263	-0.2	11.6
1.2.3.8 Non-Banking Financial Companies (NBFCs)	807383	635098	804287	798514	-1.1	25.7
1.2.3.9 Other Services	611264	558161	578864	565071	-7.6	1.2
1.2.4 Personal Loans	2553652	2253843	2478863	2490381	-2.5	10.5
1.2.4.1 Consumer Durables	9298	5771	8703	8847	-4.9	53.3
1.2.4.2 Housing	1338964	1187027	1329147	1335902	-0.2	12.5
1.2.4.3 Advances against Fixed Deposits	79496	67105	63594	61457	-22.7	-8.4
1.2.4.4 Advances to Individuals against share & bond	5334	5368	4502	5803	8.8	8.1
1.2.4.5 Credit Card Outstanding	108094	94890	92887	97586	-9.7	2.8
1.2.4.6 Education	65745	67641	65205	65017	-1.1	-3.9
1.2.4.7 Vehicle Loans	220609	200419	214548	214602	-2.7	7.1
1.2.4.8 Other Personal Loans	726112	625622	700277	701167	-3.4	12.1
1.2A Priority Sector	2897461	2751954	2795546	2803776	-3.2	1.9
1.2A.1 Agriculture & Allied Activities	1146624	1118660	1138386	1144499	-0.2	2.3
1.2A.2 Micro & Small Enterprises	1149394	1062806	1077748	1132391	-1.5	6.5
1.2A.2.1 Manufacturing	381825	366185	352949	352696	-7.6	-3.7
1.2A.2.2 Services	767568	696621	724799	779695	1.6	11.9
1.2A.3 Housing	449945	440022	463004	463729	3.1	5.4
1.2A.4 Micro-Credit	38237	28690	34818	35826	-6.3	24.9
1.2A.5 Education Loans	51906	54237	52088	52035	0.2	-4.1
1.2A.6 State-Sponsored Orgs. for SC/ST	388	383	399	399	2.8	4.2
1.2A.7 Weaker Sections	731409	701478	739806	740428	1.2	5.6
1.2A.8 Export Credit	16114	14279	17381	16719	3.8	17.1