

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

(₹ Crore)

| Item   | Outstanding as on |                |                |                | Growth (%)                          |               |
|--|-------------------|----------------|----------------|----------------|-------------------------------------|---------------|
|  | Mar. 29,<br>2019  | 2019           | 2020           |                | Financial<br>year so far<br>2019-20 | Y-o-Y<br>2020 |
|  |                   | Mar. 29        | Feb. 28        | Mar. 27        |                                     |               |
|  | 1                 | 2              | 3              | 4              | 5                                   | 6             |
| <b>1 Gross Bank Credit</b>                           | <b>8674893</b>    | <b>8674893</b> | <b>8980095</b> | <b>9263134</b> | <b>6.8</b>                          | <b>6.8</b>    |
| <b>1.1 Food Credit</b>                               | <b>41474</b>      | <b>41474</b>   | <b>65384</b>   | <b>51590</b>   | <b>24.4</b>                         | <b>24.4</b>   |
| <b>1.2 Non-food Credit</b>                           | <b>8633419</b>    | <b>8633419</b> | <b>8914711</b> | <b>9211544</b> | <b>6.7</b>                          | <b>6.7</b>    |
| <b>1.2.1 Agriculture &amp; Allied Activities</b>     | <b>1111300</b>    | <b>1111300</b> | <b>1155990</b> | <b>1157795</b> | <b>4.2</b>                          | <b>4.2</b>    |
| <b>1.2.2 Industry</b>                                | <b>2885778</b>    | <b>2885778</b> | <b>2792812</b> | <b>2905151</b> | <b>0.7</b>                          | <b>0.7</b>    |
| 1.2.2.1 Micro & Small                                | 375505            | 375505         | 371333         | 381825         | 1.7                                 | 1.7           |
| 1.2.2.2 Medium                                       | 106395            | 106395         | 107502         | 105598         | -0.7                                | -0.7          |
| 1.2.2.3 Large  | 2403878           | 2403878        | 2313977        | 2417728        | 0.6                                 | 0.6           |
| <b>1.2.3 Services</b>                                | <b>2415609</b>    | <b>2415609</b> | <b>2433858</b> | <b>2594945</b> | <b>7.4</b>                          | <b>7.4</b>    |
| 1.2.3.1 Transport Operators                          | 138524            | 138524         | 142127         | 144466         | 4.3                                 | 4.3           |
| 1.2.3.2 Computer Software                            | 18535             | 18535          | 19205          | 20051          | 8.2                                 | 8.2           |
| 1.2.3.3 Tourism, Hotels & Restaurants                | 39005             | 39005          | 45184          | 45977          | 17.9                                | 17.9          |
| 1.2.3.4 Shipping                                     | 7748              | 7748           | 6527           | 6557           | -15.4                               | -15.4         |
| 1.2.3.5 Professional Services                        | 171517            | 171517         | 172907         | 177085         | 3.2                                 | 3.2           |
| 1.2.3.6 Trade  | 528158            | 528158         | 538608         | 552392         | 4.6                                 | 4.6           |
| 1.2.3.6.1 Wholesale Trade                            | 250528            | 250528         | 254833         | 263397         | 5.1                                 | 5.1           |
| 1.2.3.6.2 Retail Trade                               | 277630            | 277630         | 283775         | 288995         | 4.1                                 | 4.1           |
| 1.2.3.7 Commercial Real Estate                       | 202291            | 202291         | 228826         | 229770         | 13.6                                | 13.6          |
| 1.2.3.8 Non-Banking Financial Companies (NBFCs)      | 641208            | 641208         | 703667         | 807383         | 25.9                                | 25.9          |
| 1.2.3.9 Other Services                               | 668623            | 668623         | 576807         | 611264         | -8.6                                | -8.6          |
| <b>1.2.4 Personal Loans</b>                          | <b>2220732</b>    | <b>2220732</b> | <b>2532051</b> | <b>2553652</b> | <b>15.0</b>                         | <b>15.0</b>   |
| 1.2.4.1 Consumer Durables                            | 6299              | 6299           | 6495           | 9298           | 47.6                                | 47.6          |
| 1.2.4.2 Housing                                      | 1160111           | 1160111        | 1328991        | 1338964        | 15.4                                | 15.4          |
| 1.2.4.3 Advances against Fixed Deposits              | 82873             | 82873          | 75469          | 79496          | -4.1                                | -4.1          |
| 1.2.4.4 Advances to Individuals against share & bond | 6265              | 6265           | 5183           | 5334           | -14.9                               | -14.9         |
| 1.2.4.5 Credit Card Outstanding                      | 88262             | 88262          | 110946         | 108094         | 22.5                                | 22.5          |
| 1.2.4.6 Education                                    | 67988             | 67988          | 66563          | 65745          | -3.3                                | -3.3          |
| 1.2.4.7 Vehicle Loans                                | 202154            | 202154         | 221129         | 220609         | 9.1                                 | 9.1           |
| 1.2.4.8 Other Personal Loans                         | 606780            | 606780         | 717275         | 726112         | 19.7                                | 19.7          |
| <b>1.2A Priority Sector</b>                          | <b>2739021</b>    | <b>2739021</b> | <b>2690428</b> | <b>2897461</b> | <b>5.8</b>                          | <b>5.8</b>    |
| 1.2A.1 Agriculture & Allied Activities               | 1104988           | 1104988        | 1145063        | 1146624        | 3.8                                 | 3.8           |
| 1.2A.2 Micro & Small Enterprises                     | 1067175           | 1067175        | 1095182        | 1149394        | 7.7                                 | 7.7           |
| 1.2A.2.1 Manufacturing                               | 375505            | 375505         | 371333         | 381825         | 1.7                                 | 1.7           |
| 1.2A.2.2 Services                                    | 691670            | 691670         | 723849         | 767568         | 11.0                                | 11.0          |
| 1.2A.3 Housing                                       | 432703            | 432703         | 460496         | 449945         | 4.0                                 | 4.0           |
| 1.2A.4 Micro-Credit                                  | 24101             | 24101          | 36477          | 38237          | 58.7                                | 58.7          |
| 1.2A.5 Education Loans                               | 53950             | 53950          | 52692          | 51906          | -3.8                                | -3.8          |
| 1.2A.6 State-Sponsored Orgs. for SC/ST               | 397               | 397            | 115            | 388            | -2.3                                | -2.3          |
| 1.2A.7 Weaker Sections                               | 662628            | 662628         | 701304         | 731409         | 10.4                                | 10.4          |
| 1.2A.8 Export Credit                                 | 15566             | 15566          | 14325          | 16114          | 3.5                                 | 3.5           |