

## 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
		May 24	Apr. 24	May 22		
	1	2	3	4	5	6
<b>1 Gross Bank Credit</b>	<b>9263134</b>	<b>8516737</b>	<b>9153122</b>	<b>9108882</b>	<b>-1.7</b>	<b>7.0</b>
<b>1.1 Food Credit</b>	<b>51590</b>	<b>65498</b>	<b>52474</b>	<b>79135</b>	<b>53.4</b>	<b>20.8</b>
<b>1.2 Non-food Credit</b>	<b>9211544</b>	<b>8451239</b>	<b>9100648</b>	<b>9029747</b>	<b>-2.0</b>	<b>6.8</b>
<b>1.2.1 Agriculture &amp; Allied Activities</b>	<b>1157795</b>	<b>1107883</b>	<b>1151330</b>	<b>1146207</b>	<b>-1.0</b>	<b>3.5</b>
<b>1.2.2 Industry</b>	<b>2905151</b>	<b>2814039</b>	<b>2884372</b>	<b>2861607</b>	<b>-1.5</b>	<b>1.7</b>
1.2.2.1 Micro & Small	381825	365308	358340	352949	-7.6	-3.4
1.2.2.2 Medium	105598	105399	99458	99847	-5.4	-5.3
1.2.2.3 Large	2417728	2343332	2426574	2408811	-0.4	2.8
<b>1.2.3 Services</b>	<b>2594945</b>	<b>2287877</b>	<b>2574155</b>	<b>2543070</b>	<b>-2.0</b>	<b>11.2</b>
1.2.3.1 Transport Operators	144466	141551	148733	149290	3.3	5.5
1.2.3.2 Computer Software	20051	18410	20157	19812	-1.2	7.6
1.2.3.3 Tourism, Hotels & Restaurants	45977	38934	45862	45777	-0.4	17.6
1.2.3.4 Shipping	6557	6247	6491	5249	-19.9	-16.0
1.2.3.5 Professional Services	177085	170843	173346	173325	-2.1	1.5
1.2.3.6 Trade	552392	507477	545240	538619	-2.5	6.1
1.2.3.6.1 Wholesale Trade	263397	226693	249316	252442	-4.2	11.4
1.2.3.6.2 Retail Trade	288995	280784	295924	286177	-1.0	1.9
1.2.3.7 Commercial Real Estate	229770	200652	229926	227847	-0.8	13.6
1.2.3.8 Non-Banking Financial Companies (NBFCs)	807383	623527	812388	804287	-0.4	29.0
1.2.3.9 Other Services	611264	580236	592012	578864	-5.3	-0.2
<b>1.2.4 Personal Loans</b>	<b>2553653</b>	<b>2241440</b>	<b>2490791</b>	<b>2478863</b>	<b>-2.9</b>	<b>10.6</b>
1.2.4.1 Consumer Durables	9298	6063	8908	8703	-6.4	43.5
1.2.4.2 Housing	1338964	1176926	1330709	1329147	-0.7	12.9
1.2.4.3 Advances against Fixed Deposits	79496	66480	67905	63594	-20.0	-4.3
1.2.4.4 Advances to Individuals against share & bond	5335	5525	4818	4502	-15.6	-18.5
1.2.4.5 Credit Card Outstanding	108094	93643	96978	92887	-14.1	-0.8
1.2.4.6 Education	65745	67436	65246	65205	-0.8	-3.3
1.2.4.7 Vehicle Loans	220609	201894	216968	214548	-2.7	6.3
1.2.4.8 Other Personal Loans	726112	623473	699259	700277	-3.6	12.3
<b>1.2A Priority Sector</b>	<b>2897461</b>	<b>2727489</b>	<b>2811116</b>	<b>2795546</b>	<b>-3.5</b>	<b>2.5</b>
1.2A.1 Agriculture & Allied Activities	1146624	1100517	1145120	1138386	-0.7	3.4
1.2A.2 Micro & Small Enterprises	1149394	1062270	1100834	1077748	-6.2	1.5
1.2A.2.1 Manufacturing	381826	365307	358340	352949	-7.6	-3.4
1.2A.2.2 Services	767568	696963	742494	724799	-5.6	4.0
1.2A.3 Housing	449945	432541	459911	463004	2.9	7.0
1.2A.4 Micro-Credit	38237	27615	35154	34818	-8.9	26.1
1.2A.5 Education Loans	51906	54153	52003	52088	0.4	-3.8
1.2A.6 State-Sponsored Orgs. for SC/ST	388	384	395	399	2.8	3.9
1.2A.7 Weaker Sections	731409	679414	743790	739806	1.1	8.9
1.2A.8 Export Credit	16114	14388	16690	17381	7.9	20.8