

## 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 |
|  |                   |                | Feb. 15        | Jan. 31        |                                     |               |
|  | 1                 | 2              | 3              | 4              | 5                                   | 6             |
| <b>1 Gross Bank Credit</b>                           | <b>8674893</b>    | <b>8368057</b> | <b>8978800</b> | <b>8980095</b> | <b>3.5</b>                          | <b>7.3</b>    |
| <b>1.1 Food Credit</b>                               | <b>41474</b>      | <b>61535</b>   | <b>78664</b>   | <b>65384</b>   | <b>57.7</b>                         | <b>6.3</b>    |
| <b>1.2 Non-food Credit</b>                           | <b>8633419</b>    | <b>8306522</b> | <b>8900136</b> | <b>8914711</b> | <b>3.3</b>                          | <b>7.3</b>    |
| <b>1.2.1 Agriculture &amp; Allied Activities</b>     | <b>1111300</b>    | <b>1092771</b> | <b>1153386</b> | <b>1155990</b> | <b>4.0</b>                          | <b>5.8</b>    |
| <b>1.2.2 Industry</b>                                | <b>2885778</b>    | <b>2774257</b> | <b>2817525</b> | <b>2792812</b> | <b>-3.2</b>                         | <b>0.7</b>    |
| 1.2.2.1 Micro & Small                                | 375505            | 372659         | 373050         | 371333         | -1.1                                | -0.4          |
| 1.2.2.2 Medium                                       | 106395            | 103444         | 106813         | 107502         | 1.0                                 | 3.9           |
| 1.2.2.3 Large  | 2403878           | 2298154        | 2337662        | 2313977        | -3.7                                | 0.7           |
| <b>1.2.3 Services</b>                                | <b>2415609</b>    | <b>2276196</b> | <b>2431975</b> | <b>2433858</b> | <b>0.8</b>                          | <b>6.9</b>    |
| 1.2.3.1 Transport Operators                          | 138524            | 134940         | 141293         | 142127         | 2.6                                 | 5.3           |
| 1.2.3.2 Computer Software                            | 18535             | 19177          | 18775          | 19205          | 3.6                                 | 0.1           |
| 1.2.3.3 Tourism, Hotels & Restaurants                | 39005             | 38636          | 45394          | 45184          | 15.8                                | 16.9          |
| 1.2.3.4 Shipping                                     | 7748              | 7400           | 6682           | 6527           | -15.8                               | -11.8         |
| 1.2.3.5 Professional Services                        | 171517            | 178078         | 172686         | 172907         | 0.8                                 | -2.9          |
| 1.2.3.6 Trade  | 528158            | 504664         | 519547         | 538608         | 2.0                                 | 6.7           |
| 1.2.3.6.1 Wholesale Trade                            | 250528            | 224291         | 237341         | 254833         | 1.7                                 | 13.6          |
| 1.2.3.6.2 Retail Trade                               | 277630            | 280372         | 282206         | 283775         | 2.2                                 | 1.2           |
| 1.2.3.7 Commercial Real Estate                       | 202291            | 198755         | 227266         | 228826         | 13.1                                | 15.1          |
| 1.2.3.8 Non-Banking Financial Companies (NBFCs)      | 641208            | 575401         | 737198         | 703667         | 9.7                                 | 22.3          |
| 1.2.3.9 Other Services                               | 668623            | 619146         | 563134         | 576807         | -13.7                               | -6.8          |
| <b>1.2.4 Personal Loans</b>                          | <b>2220732</b>    | <b>2163298</b> | <b>2497250</b> | <b>2532051</b> | <b>14.0</b>                         | <b>17.0</b>   |
| 1.2.4.1 Consumer Durables                            | 6299              | 4528           | 6453           | 6495           | 3.1                                 | 43.4          |
| 1.2.4.2 Housing                                      | 1160111           | 1134906        | 1316481        | 1328991        | 14.6                                | 17.1          |
| 1.2.4.3 Advances against Fixed Deposits              | 82873             | 70600          | 67240          | 75469          | -8.9                                | 6.9           |
| 1.2.4.4 Advances to Individuals against share & bond | 6265              | 5862           | 5185           | 5183           | -17.3                               | -11.6         |
| 1.2.4.5 Credit Card Outstanding                      | 88262             | 83401          | 110864         | 110946         | 25.7                                | 33.0          |
| 1.2.4.6 Education                                    | 67988             | 68891          | 67038          | 66563          | -2.1                                | -3.4          |
| 1.2.4.7 Vehicle Loans                                | 202154            | 200470         | 220240         | 221129         | 9.4                                 | 10.3          |
| 1.2.4.8 Other Personal Loans                         | 606780            | 594640         | 703749         | 717275         | 18.2                                | 20.6          |
| <b>1.2A Priority Sector</b>                          | <b>2739021</b>    | <b>2682926</b> | <b>2772197</b> | <b>2690428</b> | <b>-1.8</b>                         | <b>0.3</b>    |
| 1.2A.1 Agriculture & Allied Activities               | 1104988           | 1086322        | 1142576        | 1145063        | 3.6                                 | 5.4           |
| 1.2A.2 Micro & Small Enterprises                     | 1067175           | 1026613        | 1100615        | 1095182        | 2.6                                 | 6.7           |
| 1.2A.2.1 Manufacturing                               | 375505            | 372659         | 373050         | 371333         | -1.1                                | -0.4          |
| 1.2A.2.2 Services                                    | 691670            | 653954         | 727566         | 723849         | 4.7                                 | 10.7          |
| 1.2A.3 Housing                                       | 432703            | 433224         | 461089         | 460496         | 6.4                                 | 6.3           |
| 1.2A.4 Micro-Credit                                  | 24101             | 24294          | 36176          | 36477          | 51.4                                | 50.1          |
| 1.2A.5 Education Loans                               | 53950             | 56297          | 53101          | 52692          | -2.3                                | -6.4          |
| 1.2A.6 State-Sponsored Orgs. for SC/ST               | 397               | 389            | 413            | 115            | -71.0                               | -70.4         |
| 1.2A.7 Weaker Sections                               | 662628            | 614877         | 715057         | 701304         | 5.8                                 | 14.1          |
| 1.2A.8 Export Credit                                 | 15566             | 16506          | 13503          | 14325          | -8.0                                | -13.2         |