

## 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
			Apr. 26	Mar. 27		
	1	2	3	4	5	6
<b>1 Gross Bank Credit</b>	<b>9263134</b>	<b>8524065</b>	<b>9263134</b>	<b>9153122</b>	<b>-1.2</b>	<b>7.4</b>
<b>1.1 Food Credit</b>	<b>51590</b>	<b>43033</b>	<b>51590</b>	<b>52474</b>	<b>1.7</b>	<b>21.9</b>
<b>1.2 Non-food Credit</b>	<b>9211544</b>	<b>8481032</b>	<b>9211544</b>	<b>9100648</b>	<b>-1.2</b>	<b>7.3</b>
<b>1.2.1 Agriculture &amp; Allied Activities</b>	<b>1157795</b>	<b>1107970</b>	<b>1157795</b>	<b>1151330</b>	<b>-0.6</b>	<b>3.9</b>
<b>1.2.2 Industry</b>	<b>2905151</b>	<b>2835204</b>	<b>2905151</b>	<b>2884372</b>	<b>-0.7</b>	<b>1.7</b>
1.2.2.1 Micro & Small	381825	366577	381825	358340	-6.2	-2.2
1.2.2.2 Medium	105598	106283	105598	99458	-5.8	-6.4
1.2.2.3 Large	2417728	2362344	2417728	2426574	0.4	2.7
<b>1.2.3 Services</b>	<b>2594946</b>	<b>2315042</b>	<b>2594946</b>	<b>2574155</b>	<b>-0.8</b>	<b>11.2</b>
1.2.3.1 Transport Operators	144466	140924	144466	148733	3.0	5.5
1.2.3.2 Computer Software	20051	18625	20051	20157	0.5	8.2
1.2.3.3 Tourism, Hotels & Restaurants	45977	39879	45977	45862	-0.3	15.0
1.2.3.4 Shipping	6558	6482	6558	6491	-1.0	0.1
1.2.3.5 Professional Services	177085	171279	177085	173346	-2.1	1.2
1.2.3.6 Trade	552392	507357	552392	545240	-1.3	7.5
1.2.3.6.1 Wholesale Trade	263397	226653	263397	249316	-5.3	10.0
1.2.3.6.2 Retail Trade	288995	280704	288995	295924	2.4	5.4
1.2.3.7 Commercial Real Estate	229770	200296	229770	229926	0.1	14.8
1.2.3.8 Non-Banking Financial Companies (NBFCs)	807383	623418	807383	812388	0.6	30.3
1.2.3.9 Other Services	611264	606782	611264	592012	-3.1	-2.4
<b>1.2.4 Personal Loans</b>	<b>2553652</b>	<b>2222816</b>	<b>2553652</b>	<b>2490791</b>	<b>-2.5</b>	<b>12.1</b>
1.2.4.1 Consumer Durables	9298	6200	9298	8908	-4.2	43.7
1.2.4.2 Housing	1338964	1168623	1338964	1330709	-0.6	13.9
1.2.4.3 Advances against Fixed Deposits	79496	67389	79496	67905	-14.6	0.8
1.2.4.4 Advances to Individuals against share & bond	5334	5692	5334	4818	-9.7	-15.4
1.2.4.5 Credit Card Outstanding	108094	92526	108094	96978	-10.3	4.8
1.2.4.6 Education	65745	67546	65745	65246	-0.8	-3.4
1.2.4.7 Vehicle Loans	220609	199817	220609	216968	-1.7	8.6
1.2.4.8 Other Personal Loans	726112	615023	726112	699259	-3.7	13.7
<b>1.2A Priority Sector</b>	<b>2897461</b>	<b>2729851</b>	<b>2897461</b>	<b>2811116</b>	<b>-3.0</b>	<b>3.0</b>
1.2A.1 Agriculture & Allied Activities	1146624	1101235	1146624	1145120	-0.1	4.0
1.2A.2 Micro & Small Enterprises	1149394	1065969	1149394	1100834	-4.2	3.3
1.2A.2.1 Manufacturing	381825	366577	381825	358340	-6.2	-2.2
1.2A.2.2 Services	767568	699392	767568	742494	-3.3	6.2
1.2A.3 Housing	449945	432122	449945	459911	2.2	6.4
1.2A.4 Micro-Credit	38237	27331	38237	35154	-8.1	28.6
1.2A.5 Education Loans	51906	53814	51906	52003	0.2	-3.4
1.2A.6 State-Sponsored Orgs. for SC/ST	388	392	388	395	1.8	0.8
1.2A.7 Weaker Sections	731409	677013	731409	743790	1.7	9.9
1.2A.8 Export Credit	16114	15212	16114	16690	3.6	9.7