

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

(₹ Crore)

Item	Outstanding as on				Growth (%)	
	Mar. 29, 2019	2018	2019		Financial year so far 2019-20	Y-o-Y 2019
		Dec. 21	Nov. 22	Dec. 20		
	1	2	3	4	5	6
1 Gross Bank Credit	8674892	8241267	8764913	8822209	1.7	7.0
1.1 Food Credit	41474	77092	91005	84863	104.6	10.1
1.2 Non-food Credit	8633418	8164175	8673908	8737346	1.2	7.0
1.2.1 Agriculture & Allied Activities	1111300	1082111	1134004	1139092	2.5	5.3
1.2.2 Industry	2885778	2749375	2772248	2794372	-3.2	1.6
1.2.2.1 Micro & Small	375505	365002	362758	365398	-2.7	0.1
1.2.2.2 Medium	106395	104570	102601	107166	0.7	2.5
1.2.2.3 Large	2403878	2279803	2306889	2321808	-3.4	1.8
1.2.3 Services	2415609	2232987	2362956	2370600	-1.9	6.2
1.2.3.1 Transport Operators	138524	130312	139754	140438	1.4	7.8
1.2.3.2 Computer Software	18535	19124	19052	18597	0.3	-2.8
1.2.3.3 Tourism, Hotels & Restaurants	39005	38792	43468	44745	14.7	15.3
1.2.3.4 Shipping	7748	6236	6704	6548	-15.5	5.0
1.2.3.5 Professional Services	171517	171662	170660	172553	0.6	0.5
1.2.3.6 Trade	528158	485990	501677	513987	-2.7	5.8
1.2.3.6.1 Wholesale Trade	250528	214041	217567	228558	-8.8	6.8
1.2.3.6.2 Retail Trade	277630	271949	284109	285429	2.8	5.0
1.2.3.7 Commercial Real Estate	202291	189929	220685	219585	8.5	15.6
1.2.3.8 Non-Banking Financial Companies (NBFCs)	641208	570946	730907	728561	13.6	27.6
1.2.3.9 Other Services	668623	619996	530048	525586	-21.4	-15.2
1.2.4 Personal Loans	2220732	2099699	2404701	2433282	9.6	15.9
1.2.4.1 Consumer Durables	6299	3280	5499	5450	-13.5	66.2
1.2.4.2 Housing	1160111	1096614	1274747	1289637	11.2	17.6
1.2.4.3 Advances against Fixed Deposits	82873	69324	62892	64441	-22.2	-7.0
1.2.4.4 Advances to Individuals against share & bond	6265	6170	4982	5072	-19.0	-17.8
1.2.4.5 Credit Card Outstanding	88262	84519	105860	105905	20.0	25.3
1.2.4.6 Education	67988	69115	66902	66895	-1.6	-3.2
1.2.4.7 Vehicle Loans	202154	199235	207996	213601	5.7	7.2
1.2.4.8 Other Personal Loans	606780	571442	675823	682281	12.4	19.4
1.2A Priority Sector	2739021	2627870	2694733	2787852	1.8	6.1
1.2A.1 Agriculture & Allied Activities	1104988	1074992	1125474	1133239	2.6	5.4
1.2A.2 Micro & Small Enterprises	1067175	1004744	1057378	1061953	-0.5	5.7
1.2A.2.1 Manufacturing	375505	365002	362758	365398	-2.7	0.1
1.2A.2.2 Services	691670	639742	694620	696555	0.7	8.9
1.2A.3 Housing	432703	408457	454000	456989	5.6	11.9
1.2A.4 Micro-Credit	24101	23877	33526	35104	45.7	47.0
1.2A.5 Education Loans	53950	56694	53410	53215	-1.4	-6.1
1.2A.6 State-Sponsored Orgs. for SC/ST	397	338	387	395	-0.5	16.9
1.2A.7 Weaker Sections	662628	601915	698449	711799	7.4	18.3
1.2A.8 Export Credit	15566	18495	13219	15152	-2.7	-18.1