

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

(₹ Crore)

Item	Outstanding as on				Growth (%)	
	Mar. 29, 2019	2019		2020	Financial year so far	Y-o-Y
		Jan. 18	Dec. 20	Jan. 31	2019-20	2020
	1	2	3	4	5	6
<b>1 Gross Bank Credit</b>	<b>8674893</b>	<b>8274989</b>	<b>8822209</b>	<b>8978800</b>	<b>3.5</b>	<b>8.5</b>
<b>1.1 Food Credit</b>	<b>41474</b>	<b>70700</b>	<b>84863</b>	<b>78664</b>	<b>89.7</b>	<b>11.3</b>
<b>1.2 Non-food Credit</b>	<b>8633419</b>	<b>8204289</b>	<b>8737346</b>	<b>8900136</b>	<b>3.1</b>	<b>8.5</b>
<b>1.2.1 Agriculture &amp; Allied Activities</b>	<b>1111300</b>	<b>1083159</b>	<b>1139092</b>	<b>1153386</b>	<b>3.8</b>	<b>6.5</b>
<b>1.2.2 Industry</b>	<b>2885778</b>	<b>2750038</b>	<b>2794372</b>	<b>2817525</b>	<b>-2.4</b>	<b>2.5</b>
1.2.2.1 Micro & Small	375505	371022	365398	373050	-0.7	0.5
1.2.2.2 Medium	106395	103951	107166	106813	0.4	2.8
1.2.2.3 Large	2403878	2275065	2321808	2337662	-2.8	2.8
<b>1.2.3 Services</b>	<b>2415609</b>	<b>2234030</b>	<b>2370600</b>	<b>2431975</b>	<b>0.7</b>	<b>8.9</b>
1.2.3.1 Transport Operators	138524	133198	140438	141293	2.0	6.1
1.2.3.2 Computer Software	18535	18858	18597	18775	1.3	-0.4
1.2.3.3 Tourism, Hotels & Restaurants	39005	38682	44745	45394	16.4	17.4
1.2.3.4 Shipping	7748	7501	6548	6682	-13.8	-10.9
1.2.3.5 Professional Services	171517	169261	172553	172686	0.7	2.0
1.2.3.6 Trade	528158	495938	513987	519547	-1.6	4.8
1.2.3.6.1 Wholesale Trade	250528	218556	228558	237341	-5.3	8.6
1.2.3.6.2 Retail Trade	277630	277381	285429	282206	1.6	1.7
1.2.3.7 Commercial Real Estate	202291	198112	219585	227266	12.3	14.7
1.2.3.8 Non-Banking Financial Companies (NBFCs)	641208	557602	728561	737198	15.0	32.2
1.2.3.9 Other Services	668623	614880	525586	563134	-15.8	-8.4
<b>1.2.4 Personal Loans</b>	<b>2220732</b>	<b>2137063</b>	<b>2433282</b>	<b>2497250</b>	<b>12.5</b>	<b>16.9</b>
1.2.4.1 Consumer Durables	6299	4568	5450	6453	2.4	41.3
1.2.4.2 Housing	1160111	1120792	1289637	1316481	13.5	17.5
1.2.4.3 Advances against Fixed Deposits	82873	68721	64441	67240	-18.9	-2.2
1.2.4.4 Advances to Individuals against share & bond	6265	5841	5072	5185	-17.2	-11.2
1.2.4.5 Credit Card Outstanding	88262	84237	105905	110864	25.6	31.6
1.2.4.6 Education	67988	69175	66895	67038	-1.4	-3.1
1.2.4.7 Vehicle Loans	202154	200582	213601	220240	8.9	9.8
1.2.4.8 Other Personal Loans	606780	583147	682281	703749	16.0	20.7
<b>1.2A Priority Sector</b>	<b>2739021</b>	<b>2664619</b>	<b>2787852</b>	<b>2772197</b>	<b>1.2</b>	<b>4.0</b>
1.2A.1 Agriculture & Allied Activities	1104988	1076840	1133239	1142576	3.4	6.1
1.2A.2 Micro & Small Enterprises	1067175	1018050	1061953	1100615	3.1	8.1
1.2A.2.1 Manufacturing	375505	371022	365398	373050	-0.7	0.5
1.2A.2.2 Services	691670	647028	696555	727566	5.2	12.4
1.2A.3 Housing	432703	428701	456989	461089	6.6	7.6
1.2A.4 Micro-Credit	24101	23521	35104	36176	50.1	53.8
1.2A.5 Education Loans	53950	56584	53215	53101	-1.6	-6.2
1.2A.6 State-Sponsored Orgs. for SC/ST	397	383	395	413	4.0	7.8
1.2A.7 Weaker Sections	662628	608556	711799	715057	7.9	17.5
1.2A.8 Export Credit	15566	17519	15152	13503	-13.3	-22.9