

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

(₹ Billion)

Item	Outstanding as on				Growth (%)	
	Mar. 29, 2019	2018	2019		Financial year so far	Y-o-Y
		May 25	Apr. 26	May 24	2019-20	2019
	1	2	3	4	5	6
1 Gross Bank Credit	86,749	76,365	85,241	85,167	-1.8	11.5
1.1 Food Credit	415	527	430	655	57.9	24.2
1.2 Non-food Credit	86,334	75,838	84,810	84,512	-2.1	11.4
1.2.1 Agriculture & Allied Activities	11,113	10,279	11,080	11,079	-0.3	7.8
1.2.2 Industry	28,858	26,446	28,352	28,140	-2.5	6.4
1.2.2.1 Micro & Small	3,755	3,613	3,666	3,653	-2.7	1.1
1.2.2.2 Medium	1,064	1,023	1,063	1,054	-0.9	3.0
1.2.2.3 Large	24,039	21,809	23,623	23,433	-2.5	7.4
1.2.3 Services	24,156	19,932	23,150	22,879	-5.3	14.8
1.2.3.1 Transport Operators	1,385	1,218	1,409	1,416	2.2	16.2
1.2.3.2 Computer Software	185	182	186	184	-0.7	1.0
1.2.3.3 Tourism, Hotels & Restaurants	390	372	399	389	-0.2	4.6
1.2.3.4 Shipping	77	66	65	62	-19.4	-5.2
1.2.3.5 Professional Services	1,715	1,546	1,713	1,708	-0.4	10.5
1.2.3.6 Trade	5,282	4,729	5,074	5,075	-3.9	7.3
1.2.3.6.1 Wholesale Trade	2,505	2,100	2,267	2,267	-9.5	7.9
1.2.3.6.2 Retail Trade	2,776	2,629	2,807	2,808	1.1	6.8
1.2.3.7 Commercial Real Estate	2,023	1,840	2,003	2,007	-0.8	9.1
1.2.3.8 Non-Banking Financial Companies (NBFCs)	6,412	4,439	6,234	6,235	-2.8	40.5
1.2.3.9 Other Services	6,686	5,540	6,068	5,802	-13.2	4.7
1.2.4 Personal Loans	22,207	19,181	22,228	22,414	0.9	16.9
1.2.4.1 Consumer Durables	63	201	62	61	-3.7	-69.8
1.2.4.2 Housing	11,601	9,919	11,686	11,769	1.4	18.7
1.2.4.3 Advances against Fixed Deposits	829	632	674	665	-19.8	5.1
1.2.4.4 Advances to Individuals against share & bond	63	55	57	55	-11.8	1.3
1.2.4.5 Credit Card Outstanding	883	743	925	936	6.1	26.1
1.2.4.6 Education	680	692	675	674	-0.8	-2.5
1.2.4.7 Vehicle Loans	2,022	1,911	1,998	2,019	-0.1	5.7
1.2.4.8 Other Personal Loans	6,068	5,029	6,150	6,235	2.8	24.0
1.2A Priority Sector	27,390	24,828	27,299	27,275	-0.4	9.9
1.2A.1 Agriculture & Allied Activities	11,050	10,228	11,012	11,005	-0.4	7.6
1.2A.2 Micro & Small Enterprises	10,672	9,503	10,660	10,623	-0.5	11.8
1.2A.2.1 Manufacturing	3,755	3,613	3,666	3,653	-2.7	1.1
1.2A.2.2 Services	6,917	5,890	6,994	6,970	0.8	18.3
1.2A.3 Housing	4,327	3,699	4,321	4,325	-0.0	16.9
1.2A.4 Micro-Credit	241	197	273	276	14.6	40.1
1.2A.5 Education Loans	540	572	538	542	0.4	-5.4
1.2A.6 State-Sponsored Orgs. for SC/ST	4	3	4	4	-3.3	25.9
1.2A.7 Weaker Sections	6,626	5,718	6,770	6,794	2.5	18.8
1.2A.8 Export Credit	156	208	152	144	-7.6	-30.9