

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	Y-o-Y
		Sep. 28	Aug. 30	Sep. 27	2019-20	2019
	1	2	3	4	5	6
1 Gross Bank Credit	8674892	8024959	8594549	8680216	0.1	8.2
1.1 Food Credit	41474	47515	62182	59887	44.4	26.0
1.2 Non-food Credit	8633418	7977444	8532367	8620329	-0.2	8.1
1.2.1 Agriculture & Allied Activities	1111300	1054439	1113027	1127794	1.5	7.0
1.2.2 Industry	2885778	2701649	2765215	2774883	-3.8	2.7
1.2.2.1 Micro & Small	375505	363797	358885	361328	-3.8	-0.7
1.2.2.2 Medium	106395	105256	104436	104989	-1.3	-0.3
1.2.2.3 Large	2403878	2232596	2301894	2308566	-4.0	3.4
1.2.3 Services	2415609	2201392	2350198	2361866	-2.2	7.3
1.2.3.1 Transport Operators	138524	126685	141245	142605	2.9	12.6
1.2.3.2 Computer Software	18535	19206	18761	18771	1.3	-2.3
1.2.3.3 Tourism, Hotels & Restaurants	39005	37351	40221	40419	3.6	8.2
1.2.3.4 Shipping	7748	6616	5955	5963	-23.0	-9.9
1.2.3.5 Professional Services	171517	161816	169097	171733	0.1	6.1
1.2.3.6 Trade	528158	481529	504278	508039	-3.8	5.5
1.2.3.6.1 Wholesale Trade	250528	209628	221053	217325	-13.3	3.7
1.2.3.6.2 Retail Trade	277630	271901	283225	290714	4.7	6.9
1.2.3.7 Commercial Real Estate	202291	184739	216388	218088	7.8	18.1
1.2.3.8 Non-Banking Financial Companies (NBFCs)	641208	546659	680360	713510	11.3	30.5
1.2.3.9 Other Services	668623	636791	573894	542738	-18.8	-14.8
1.2.4 Personal Loans	2220732	2019963	2303930	2355785	6.1	16.6
1.2.4.1 Consumer Durables	6299	3225	5484	5445	-13.6	68.8
1.2.4.2 Housing	1160111	1050222	1214773	1253190	8.0	19.3
1.2.4.3 Advances against Fixed Deposits	82873	73645	62607	64192	-22.5	-12.8
1.2.4.4 Advances to Individuals against share & bond	6265	6308	5087	5105	-18.5	-19.1
1.2.4.5 Credit Card Outstanding	88262	78921	97650	99372	12.6	25.9
1.2.4.6 Education	67988	69100	68457	68229	0.4	-1.3
1.2.4.7 Vehicle Loans	202154	195402	202662	203446	0.6	4.1
1.2.4.8 Other Personal Loans	606780	543140	647211	656806	8.2	20.9
1.2A Priority Sector	2739021	2586911	2721947	2759852	0.8	6.7
1.2A.1 Agriculture & Allied Activities	1104988	1047421	1105805	1118871	1.3	6.8
1.2A.2 Micro & Small Enterprises	1067175	994504	1048364	1056600	-1.0	6.2
1.2A.2.1 Manufacturing	375505	363797	358884	361328	-3.8	-0.7
1.2A.2.2 Services	691670	630707	689479	695271	0.5	10.2
1.2A.3 Housing	432703	394884	444823	454566	5.1	15.1
1.2A.4 Micro-Credit	24101	21924	31376	32077	33.1	46.3
1.2A.5 Education Loans	53950	57134	53983	53921	-0.1	-5.6
1.2A.6 State-Sponsored Orgs. for SC/ST	397	345	402	410	3.3	18.8
1.2A.7 Weaker Sections	662628	590954	682231	696626	5.1	17.9
1.2A.8 Export Credit	15566	22277	13139	14454	-7.1	-35.1