

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
			Oct. 26	Sep. 27		
	1	2	3	4	5	6
1 Gross Bank Credit	8674892	8057449	8680216	8733112	0.7	8.4
1.1 Food Credit	41474	54868	59887	69555	67.7	26.8
1.2 Non-food Credit	8633418	8002581	8620329	8663557	0.3	8.3
1.2.1 Agriculture & Allied Activities	1111300	1059739	1127794	1134705	2.1	7.1
1.2.2 Industry	2885778	2696159	2774883	2786751	-3.4	3.4
1.2.2.1 Micro & Small	375505	364172	361328	359018	-4.4	-1.4
1.2.2.2 Medium	106395	104256	104989	105558	-0.8	1.2
1.2.2.3 Large	2403878	2227731	2308566	2322175	-3.4	4.2
1.2.3 Services	2415609	2208080	2361866	2352418	-2.6	6.5
1.2.3.1 Transport Operators	138524	128586	142605	139103	0.4	8.2
1.2.3.2 Computer Software	18535	19390	18771	19063	2.8	-1.7
1.2.3.3 Tourism, Hotels & Restaurants	39005	38404	40419	43399	11.3	13.0
1.2.3.4 Shipping	7748	6431	5963	5893	-23.9	-8.4
1.2.3.5 Professional Services	171517	171399	171733	169783	-1.0	-0.9
1.2.3.6 Trade	528158	479961	508039	505037	-4.4	5.2
1.2.3.6.1 Wholesale Trade	250528	209599	217325	218722	-12.7	4.4
1.2.3.6.2 Retail Trade	277630	270362	290714	286315	3.1	5.9
1.2.3.7 Commercial Real Estate	202291	186811	218088	220300	8.9	17.9
1.2.3.8 Non-Banking Financial Companies (NBFCs)	641208	562615	713510	713344	11.3	26.8
1.2.3.9 Other Services	668623	614483	542738	536499	-19.8	-12.7
1.2.4 Personal Loans	2220732	2038603	2355785	2389684	7.6	17.2
1.2.4.1 Consumer Durables	6299	3269	5445	5557	-11.8	70.0
1.2.4.2 Housing	1160111	1062344	1253190	1268734	9.4	19.4
1.2.4.3 Advances against Fixed Deposits	82873	69394	64192	62902	-24.1	-9.4
1.2.4.4 Advances to Individuals against share & bond	6265	6058	5105	5056	-19.3	-16.5
1.2.4.5 Credit Card Outstanding	88262	83393	99372	105026	19.0	25.9
1.2.4.6 Education	67988	69338	68229	67238	-1.1	-3.0
1.2.4.7 Vehicle Loans	202154	196792	203446	206720	2.3	5.0
1.2.4.8 Other Personal Loans	606780	548015	656806	668451	10.2	22.0
1.2A Priority Sector	2739021	2600970	2759852	2766084	1.0	6.3
1.2A.1 Agriculture & Allied Activities	1104988	1053205	1118871	1125522	1.9	6.9
1.2A.2 Micro & Small Enterprises	1067175	996112	1056600	1053403	-1.3	5.8
1.2A.2.1 Manufacturing	375505	364172	361328	359018	-4.4	-1.4
1.2A.2.2 Services	691670	631940	695271	694385	0.4	9.9
1.2A.3 Housing	432703	404077	454566	455536	5.3	12.7
1.2A.4 Micro-Credit	24101	23139	32077	32525	35.0	40.6
1.2A.5 Education Loans	53950	56805	53921	53736	-0.4	-5.4
1.2A.6 State-Sponsored Orgs. for SC/ST	397	347	410	397	0.0	14.4
1.2A.7 Weaker Sections	662628	595764	696626	704413	6.3	18.2
1.2A.8 Export Credit	15566	19682	14454	14040	-9.8	-28.7