

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
		Jul. 20	Jun. 21	Jul. 19	2019-20	2019
	1	2	3	4	5	6
1 Gross Bank Credit	8,674,892	7,678,072	8,547,555	8,561,546	-1.3	11.5
1.1 Food Credit	41,474	50,480	71,178	65,787	58.6	30.3
1.2 Non-food Credit	8,633,418	7,627,592	8,476,377	8,495,759	-1.6	11.4
1.2.1 Agriculture & Allied Activities	1,111,300	1,038,519	1,125,788	1,108,988	-0.2	6.8
1.2.2 Industry	2,885,778	2,637,052	2,812,032	2,798,360	-3.0	6.1
1.2.2.1 Micro & Small	375,505	359,421	366,185	361,608	-3.7	0.6
1.2.2.2 Medium	106,395	103,487	105,170	105,214	-1.1	1.7
1.2.2.3 Large	2,403,878	2,174,144	2,340,677	2,331,538	-3.0	7.2
1.2.3 Services	2,415,609	2,007,545	2,284,715	2,312,871	-4.3	15.2
1.2.3.1 Transport Operators	138,524	124,286	141,710	140,947	1.7	13.4
1.2.3.2 Computer Software	18,535	18,123	18,312	18,212	-1.7	0.5
1.2.3.3 Tourism, Hotels & Restaurants	39,005	36,221	39,603	39,899	2.3	10.2
1.2.3.4 Shipping	7,748	6,645	6,080	5,879	-24.1	-11.5
1.2.3.5 Professional Services	171,517	154,875	168,679	166,562	-2.9	7.5
1.2.3.6 Trade	528,158	462,536	511,576	513,452	-2.8	11.0
1.2.3.6.1 Wholesale Trade	250,528	202,851	230,096	229,764	-8.3	13.3
1.2.3.6.2 Retail Trade	277,630	259,685	281,479	283,688	2.2	9.2
1.2.3.7 Commercial Real Estate	202,291	181,762	205,495	208,627	3.1	14.8
1.2.3.8 Non-Banking Financial Companies (NBFCs)	641,208	473,497	635,098	636,733	-0.7	34.5
1.2.3.9 Other Services	668,623	549,601	558,161	582,558	-12.9	6.0
1.2.4 Personal Loans	2,220,732	1,944,478	2,253,843	2,275,540	2.5	17.0
1.2.4.1 Consumer Durables	6,299	20,470	5,770	5,623	-10.7	-72.5
1.2.4.2 Housing	1,160,111	1,006,311	1,187,027	1,199,806	3.4	19.2
1.2.4.3 Advances against Fixed Deposits	82,873	64,353	67,105	64,901	-21.7	0.9
1.2.4.4 Advances to Individuals against share & bond	6,265	5,950	5,368	5,396	-13.9	-9.3
1.2.4.5 Credit Card Outstanding	88,262	74,279	94,890	93,974	6.5	26.5
1.2.4.6 Education	67,988	68,908	67,641	67,665	-0.5	-1.8
1.2.4.7 Vehicle Loans	202,154	191,823	200,419	201,318	-0.4	4.9
1.2.4.8 Other Personal Loans	606,780	512,383	625,622	636,857	5.0	24.3
1.2A Priority Sector	2,739,021	2,532,437	2,751,954	2,716,953	-0.8	7.3
1.2A.1 Agriculture & Allied Activities	1,104,988	1,032,197	1,118,660	1,102,240	-0.2	6.8
1.2A.2 Micro & Small Enterprises	1,067,175	971,650	1,062,806	1,047,483	-1.8	7.8
1.2A.2.1 Manufacturing	375,505	359,421	366,185	361,608	-3.7	0.6
1.2A.2.2 Services	691,670	612,229	696,621	685,875	-0.8	12.0
1.2A.3 Housing	432,703	389,288	440,022	441,976	2.1	13.5
1.2A.4 Micro-Credit	24,101	20,754	28,690	31,593	31.1	52.2
1.2A.5 Education Loans	53,950	57,414	54,237	53,659	-0.5	-6.5
1.2A.6 State-Sponsored Orgs. for SC/ST	397	350	383	385	-3.0	10.0
1.2A.7 Weaker Sections	662,628	582,490	701,478	678,242	2.4	16.4
1.2A.8 Export Credit	15,566	21,889	14,279	14,155	-9.1	-35.3