

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

(₹ Crore)

Item	Outstanding as on				Growth (%)	
	Mar. 27, 2020	2019	2020		Financial year so far 2020-21	Y-o-Y 2020
		Nov. 22	Oct. 23	Nov. 20		
	1	2	3	4	5	6
1 Gross Bank Credit	9263134	8764913	9213059	9286902	0.3	6.0
1.1 Food Credit	51590	91005	66428	88662	71.9	-2.6
1.2 Non-food Credit	9211544	8673908	9146631	9198240	-0.1	6.0
1.2.1 Agriculture & Allied Activities	1157796	1134004	1218717	1230526	6.3	8.5
1.2.2 Industry	2905151	2772248	2739841	2753281	-5.2	-0.7
1.2.2.1 Micro & Small	381825	362758	361563	364515	-4.5	0.5
1.2.2.2 Medium	105598	102601	123150	124028	17.5	20.9
1.2.2.3 Large	2417728	2306889	2255128	2264738	-6.3	-1.8
1.2.3 Services	2594945	2362955	2576581	2569834	-1.0	8.8
1.2.3.1 Transport Operators	144466	139754	148172	154752	7.1	10.7
1.2.3.2 Computer Software	20051	19052	19368	19120	-4.6	0.4
1.2.3.3 Tourism, Hotels & Restaurants	45977	43468	48594	51309	11.6	18.0
1.2.3.4 Shipping	6557	6704	5364	5329	-18.7	-20.5
1.2.3.5 Professional Services	177085	170660	178191	128577	-27.4	-24.7
1.2.3.6 Trade	552392	501677	575886	575549	4.2	14.7
1.2.3.6.1 Wholesale Trade	263397	217569	268058	275279	4.5	26.5
1.2.3.6.2 Retail Trade	288995	284108	307828	300270	3.9	5.7
1.2.3.7 Commercial Real Estate	229770	220685	227992	233150	1.5	5.6
1.2.3.8 Non-Banking Financial Companies (NBFCs)	807383	730907	778739	788222	-2.4	7.8
1.2.3.9 Other Services	611264	530048	594275	613826	0.4	15.8
1.2.4 Personal Loans	2553652	2404701	2611492	2644599	3.6	10.0
1.2.4.1 Consumer Durables	9298	5499	6881	6937	-25.4	26.2
1.2.4.2 Housing	1338964	1274747	1373277	1383427	3.3	8.5
1.2.4.3 Advances against Fixed Deposits	79496	62892	61460	64512	-18.8	2.6
1.2.4.4 Advances to Individuals against share & bond	5334	4982	6296	4655	-12.7	-6.6
1.2.4.5 Credit Card Outstanding	108094	105860	110207	114307	5.7	8.0
1.2.4.6 Education	65745	66902	65432	65180	-0.9	-2.6
1.2.4.7 Vehicle Loans	220609	207996	224022	228758	3.7	10.0
1.2.4.8 Other Personal Loans	726112	675823	763917	776823	7.0	14.9
1.2A Priority Sector	2897461	2694733	2930417	2934836	1.3	8.9
1.2A.1 Agriculture & Allied Activities	1146624	1125474	1203789	1214929	6.0	7.9
1.2A.2 Micro & Small Enterprises	1149394	1057378	1125326	1122053	-2.4	6.1
1.2A.2.1 Manufacturing	381826	362758	361562	364515	-4.5	0.5
1.2A.2.2 Services	767568	694620	763764	757538	-1.3	9.1
1.2A.3 Housing	449945	454000	462216	462488	2.8	1.9
1.2A.4 Micro-Credit	38237	33526	32760	32644	-14.6	-2.6
1.2A.5 Education Loans	51906	53410	51789	51506	-0.8	-3.6
1.2A.6 State-Sponsored Orgs. for SC/ST	388	387	540	588	51.5	51.9
1.2A.7 Weaker Sections	731409	698449	727814	766575	4.8	9.8
1.2A.8 Export Credit	16114	13219	13850	12916	-19.8	-2.3