

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
		Oct. 25	Sep. 25	Oct. 23		
	1	2	3	4	5	6
1 Gross Bank Credit	9263134	8733113	9183525	9213059	-0.5	5.5
1.1 Food Credit	51590	69555	66204	66428	28.8	-4.5
1.2 Non-food Credit	9211544	8663558	9117321	9146631	-0.7	5.6
1.2.1 Agriculture & Allied Activities	1157796	1134705	1194488	1218717	5.3	7.4
1.2.2 Industry	2905151	2786751	2774867	2739841	-5.7	-1.7
1.2.2.1 Micro & Small	381825	359018	360833	361563	-5.3	0.7
1.2.2.2 Medium	105598	105558	120210	123150	16.6	16.7
1.2.2.3 Large	2417728	2322175	2293824	2255128	-6.7	-2.9
1.2.3 Services	2594945	2352418	2576254	2576581	-0.7	9.5
1.2.3.1 Transport Operators	144466	139102	147616	148172	2.6	6.5
1.2.3.2 Computer Software	20051	19062	19828	19368	-3.4	1.6
1.2.3.3 Tourism, Hotels & Restaurants	45977	43398	48378	48594	5.7	12.0
1.2.3.4 Shipping	6557	5893	5099	5364	-18.2	-9.0
1.2.3.5 Professional Services	177085	169783	175455	178191	0.6	5.0
1.2.3.6 Trade	552392	505037	566336	575886	4.3	14.0
1.2.3.6.1 Wholesale Trade	263397	218722	263499	268058	1.8	22.6
1.2.3.6.2 Retail Trade	288995	286315	302837	307828	6.5	7.5
1.2.3.7 Commercial Real Estate	229770	220300	230025	227992	-0.8	3.5
1.2.3.8 Non-Banking Financial Companies (NBFCs)	807383	713344	802552	778739	-3.5	9.2
1.2.3.9 Other Services	611264	536499	580965	594275	-2.8	10.8
1.2.4 Personal Loans	2553652	2389684	2571712	2611492	2.3	9.3
1.2.4.1 Consumer Durables	9298	5557	6661	6881	-26.0	23.8
1.2.4.2 Housing	1338964	1268734	1359824	1373277	2.6	8.2
1.2.4.3 Advances against Fixed Deposits	79496	62902	63167	61460	-22.7	-2.3
1.2.4.4 Advances to Individuals against share & bond	5334	5056	6325	6296	18.0	24.5
1.2.4.5 Credit Card Outstanding	108094	105026	105640	110207	2.0	4.9
1.2.4.6 Education	65745	67238	65146	65432	-0.5	-2.7
1.2.4.7 Vehicle Loans	220609	206720	221388	224022	1.5	8.4
1.2.4.8 Other Personal Loans	726112	668451	743561	763917	5.2	14.3
1.2A Priority Sector	2897461	2766084	2884154	2930417	1.1	5.9
1.2A.1 Agriculture & Allied Activities	1146624	1125522	1180052	1203789	5.0	7.0
1.2A.2 Micro & Small Enterprises	1149394	1053403	1127110	1125326	-2.1	6.8
1.2A.2.1 Manufacturing	381826	359018	360833	361562	-5.3	0.7
1.2A.2.2 Services	767568	694385	766277	763764	-0.5	10.0
1.2A.3 Housing	449945	455536	464642	462216	2.7	1.5
1.2A.4 Micro-Credit	38237	32525	32333	32760	-14.3	0.7
1.2A.5 Education Loans	51906	53736	51898	51789	-0.2	-3.6
1.2A.6 State-Sponsored Orgs. for SC/ST	388	397	515	540	39.2	36.0
1.2A.7 Weaker Sections	731409	704413	743792	727814	-0.5	3.3
1.2A.8 Export Credit	16114	14040	14831	13850	-14.0	-1.4