

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

(₹ Billion)

Item	Outstanding as on				Growth (%)	
	Mar. 30, 2018	2018	2019		Financial year so far	Y-o-Y
		Mar. 30	Feb. 15	Mar. 29	2018-19	2019
	1	2	3	4	5	6
1 Gross Bank Credit	77,303	77,303	83,681	86,749	12.2	12.2
1.1 Food Credit	419	419	615	415	-0.9	-0.9
1.2 Non-food Credit	76,884	76,884	83,065	86,334	12.3	12.3
1.2.1 Agriculture & Allied Activities	10,302	10,302	10,928	11,113	7.9	7.9
1.2.2 Industry	26,993	26,993	27,743	28,858	6.9	6.9
1.2.2.1 Micro & Small	3,730	3,730	3,727	3,755	0.7	0.7
1.2.2.2 Medium	1,037	1,037	1,034	1,064	2.6	2.6
1.2.2.3 Large	22,226	22,226	22,982	24,039	8.2	8.2
1.2.3 Services	20,505	20,505	22,762	24,156	17.8	17.8
1.2.3.1 Transport Operators	1,213	1,213	1,349	1,385	14.2	14.2
1.2.3.2 Computer Software	186	186	192	185	-0.4	-0.4
1.2.3.3 Tourism, Hotels & Restaurants	365	365	386	390	6.9	6.9
1.2.3.4 Shipping	63	63	74	77	22.8	22.8
1.2.3.5 Professional Services	1,554	1,554	1,781	1,715	10.4	10.4
1.2.3.6 Trade	4,669	4,669	5,047	5,282	13.1	13.1
1.2.3.6.1 Wholesale Trade	2,052	2,052	2,243	2,505	22.1	22.1
1.2.3.6.2 Retail Trade	2,618	2,618	2,804	2,776	6.1	6.1
1.2.3.7 Commercial Real Estate	1,858	1,858	1,988	2,023	8.9	8.9
1.2.3.8 Non-Banking Financial Companies (NBFCs)	4,964	4,964	5,754	6,412	29.2	29.2
1.2.3.9 Other Services	5,633	5,633	6,191	6,686	18.7	18.7
1.2.4 Personal Loans	19,085	19,085	21,633	22,207	16.4	16.4
1.2.4.1 Consumer Durables	197	197	45	63	-68.0	-68.0
1.2.4.2 Housing	9,746	9,746	11,349	11,601	19.0	19.0
1.2.4.3 Advances against Fixed Deposits	725	725	706	829	14.3	14.3
1.2.4.4 Advances to Individuals against share & bond	56	56	59	63	12.8	12.8
1.2.4.5 Credit Card Outstanding	686	686	834	883	28.6	28.6
1.2.4.6 Education	697	697	689	680	-2.5	-2.5
1.2.4.7 Vehicle Loans	1,898	1,898	2,005	2,022	6.5	6.5
1.2.4.8 Other Personal Loans	5,080	5,080	5,946	6,068	19.4	19.4
1.2A Priority Sector	25,532	25,532	26,829	27,390	7.3	7.3
1.2A.1 Agriculture & Allied Activities	10,216	10,216	10,863	11,050	8.2	8.2
1.2A.2 Micro & Small Enterprises	9,964	9,964	10,266	10,672	7.1	7.1
1.2A.2.1 Manufacturing	3,730	3,730	3,727	3,755	0.7	0.7
1.2A.2.2 Services	6,234	6,234	6,540	6,917	11.0	11.0
1.2A.3 Housing	3,756	3,756	4,332	4,327	15.2	15.2
1.2A.4 Micro-Credit	264	264	243	241	-8.5	-8.5
1.2A.5 Education Loans	607	607	563	540	-11.1	-11.1
1.2A.6 State-Sponsored Orgs. for SC/ST	3	3	4	4	34.1	34.1
1.2A.7 Weaker Sections	5,690	5,690	6,149	6,626	16.4	16.4
1.2A.8 Export Credit	283	283	165	156	-45.0	-45.0