

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

(₹ Billion)

Item	Outstanding as on				Growth (%)	
	Mar. 29, 2019	2018	2019		Financial year so far 2019-20	Y-o-Y 2019
			Jun. 22	May 24		
	1	2	3	4	5	6
1 Gross Bank Credit	86,749	76,949	85,167	85,476	-1.5	11.1
1.1 Food Credit	415	624	655	712	71.6	14.2
1.2 Non-food Credit	86,334	76,325	84,512	84,764	-1.8	11.1
1.2.1 Agriculture & Allied Activities	11,113	10,355	11,079	11,258	1.3	8.7
1.2.2 Industry	28,858	26,417	28,140	28,120	-2.6	6.4
1.2.2.1 Micro & Small	3,755	3,641	3,653	3,662	-2.5	0.6
1.2.2.2 Medium	1,064	1,029	1,054	1,052	-1.2	2.2
1.2.2.3 Large	24,039	21,747	23,433	23,407	-2.6	7.6
1.2.3 Services	24,156	20,218	22,879	22,847	-5.4	13.0
1.2.3.1 Transport Operators	1,385	1,223	1,416	1,417	2.3	15.8
1.2.3.2 Computer Software	185	183	184	183	-1.2	0.0
1.2.3.3 Tourism, Hotels & Restaurants	390	366	389	396	1.5	8.2
1.2.3.4 Shipping	77	67	62	61	-21.5	-9.2
1.2.3.5 Professional Services	1,715	1,536	1,708	1,687	-1.7	9.9
1.2.3.6 Trade	5,282	4,700	5,075	5,116	-3.1	8.9
1.2.3.6.1 Wholesale Trade	2,505	2,049	2,267	2,301	-8.2	12.3
1.2.3.6.2 Retail Trade	2,776	2,651	2,808	2,815	1.4	6.2
1.2.3.7 Commercial Real Estate	2,023	1,863	2,007	2,055	1.6	10.3
1.2.3.8 Non-Banking Financial Companies (NBFCs)	6,412	4,616	6,235	6,351	-1.0	37.6
1.2.3.9 Other Services	6,686	5,663	5,802	5,582	-16.5	-1.4
1.2.4 Personal Loans	22,207	19,336	22,414	22,538	1.5	16.6
1.2.4.1 Consumer Durables	63	203	61	58	-8.4	-71.5
1.2.4.2 Housing	11,601	9,983	11,769	11,870	2.3	18.9
1.2.4.3 Advances against Fixed Deposits	829	679	665	671	-19.0	-1.2
1.2.4.4 Advances to Individuals against share & bond	63	57	55	54	-14.3	-5.4
1.2.4.5 Credit Card Outstanding	883	744	936	949	7.5	27.5
1.2.4.6 Education	680	686	674	676	-0.5	-1.5
1.2.4.7 Vehicle Loans	2,022	1,906	2,019	2,004	-0.9	5.1
1.2.4.8 Other Personal Loans	6,068	5,078	6,235	6,256	3.1	23.2
1.2A Priority Sector	27,390	24,975	27,275	27,520	0.5	10.2
1.2A.1 Agriculture & Allied Activities	11,050	10,292	11,005	11,187	1.2	8.7
1.2A.2 Micro & Small Enterprises	10,672	9,572	10,623	10,628	-0.4	11.0
1.2A.2.1 Manufacturing	3,755	3,641	3,653	3,662	-2.5	0.6
1.2A.2.2 Services	6,917	5,930	6,970	6,966	0.7	17.5
1.2A.3 Housing	4,327	3,739	4,325	4,400	1.7	17.7
1.2A.4 Micro-Credit	241	211	276	287	19.0	36.2
1.2A.5 Education Loans	540	563	542	542	0.5	-3.7
1.2A.6 State-Sponsored Orgs. for SC/ST	4	3	4	4	-3.5	14.3
1.2A.7 Weaker Sections	6,626	5,765	6,794	7,015	5.9	21.7
1.2A.8 Export Credit	156	223	144	143	-8.3	-36.1