

## 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 2019-20	Y-o-Y 2019
			Aug. 31	Jul. 19		
	1	2	3	4	5	6
<b>1 Gross Bank Credit</b>	<b>8674892</b>	<b>7819134</b>	<b>8561546</b>	<b>8594549</b>	<b>-0.9</b>	<b>9.9</b>
<b>1.1 Food Credit</b>	<b>41474</b>	<b>48754</b>	<b>65787</b>	<b>62182</b>	<b>49.9</b>	<b>27.5</b>
<b>1.2 Non-food Credit</b>	<b>8633418</b>	<b>7770380</b>	<b>8495759</b>	<b>8532367</b>	<b>-1.2</b>	<b>9.8</b>
<b>1.2.1 Agriculture &amp; Allied Activities</b>	<b>1111300</b>	<b>1041879</b>	<b>1108988</b>	<b>1113027</b>	<b>0.2</b>	<b>6.8</b>
<b>1.2.2 Industry</b>	<b>2885778</b>	<b>2662066</b>	<b>2798360</b>	<b>2765215</b>	<b>-4.2</b>	<b>3.9</b>
1.2.2.1 Micro & Small	375505	366411	361608	358885	-4.4	-2.1
1.2.2.2 Medium	106395	105261	105214	104436	-1.8	-0.8
1.2.2.3 Large	2403878	2190394	2331538	2301894	-4.2	5.1
<b>1.2.3 Services</b>	<b>2415609</b>	<b>2074013</b>	<b>2312871</b>	<b>2350198</b>	<b>-2.7</b>	<b>13.3</b>
1.2.3.1 Transport Operators	138524	125613	140947	141245	2.0	12.4
1.2.3.2 Computer Software	18535	18332	18212	18761	1.2	2.3
1.2.3.3 Tourism, Hotels & Restaurants	39005	36994	39899	40221	3.1	8.7
1.2.3.4 Shipping	7748	6781	5879	5955	-23.1	-12.2
1.2.3.5 Professional Services	171517	158591	166562	169097	-1.4	6.6
1.2.3.6 Trade	528158	475076	513452	504278	-4.5	6.1
1.2.3.6.1 Wholesale Trade	250528	210472	229764	221053	-11.8	5.0
1.2.3.6.2 Retail Trade	277630	264604	283688	283225	2.0	7.0
1.2.3.7 Commercial Real Estate	202291	187220	208627	216388	7.0	15.6
1.2.3.8 Non-Banking Financial Companies (NBFCs)	641208	490160	636733	680360	6.1	38.8
1.2.3.9 Other Services	668623	575246	582558	573894	-14.2	-0.2
<b>1.2.4 Personal Loans</b>	<b>2220732</b>	<b>1992422</b>	<b>2275540</b>	<b>2303930</b>	<b>3.7</b>	<b>15.6</b>
1.2.4.1 Consumer Durables	6299	3193	5623	5484	-12.9	71.8
1.2.4.2 Housing	1160111	1041857	1199806	1214773	4.7	16.6
1.2.4.3 Advances against Fixed Deposits	82873	66825	64901	62607	-24.5	-6.3
1.2.4.4 Advances to Individuals against share & bond	6265	5843	5396	5087	-18.8	-12.9
1.2.4.5 Credit Card Outstanding	88262	78499	93974	97650	10.6	24.4
1.2.4.6 Education	67988	69766	67665	68457	0.7	-1.9
1.2.4.7 Vehicle Loans	202154	195499	201318	202662	0.3	3.7
1.2.4.8 Other Personal Loans	606780	530940	636857	647211	6.7	21.9
<b>1.2A Priority Sector</b>	<b>2739021</b>	<b>2563310</b>	<b>2716953</b>	<b>2721947</b>	<b>-0.6</b>	<b>6.2</b>
1.2A.1 Agriculture & Allied Activities	1104988	1035940	1102240	1105805	0.1	6.7
1.2A.2 Micro & Small Enterprises	1067175	988106	1047483	1048364	-1.8	6.1
1.2A.2.1 Manufacturing	375505	366411	361608	358884	-4.4	-2.1
1.2A.2.2 Services	691670	621695	685875	689479	-0.3	10.9
1.2A.3 Housing	432703	393556	441976	444823	2.8	13.0
1.2A.4 Micro-Credit	24101	21155	31593	31376	30.2	48.3
1.2A.5 Education Loans	53950	57766	53659	53983	0.1	-6.5
1.2A.6 State-Sponsored Orgs. for SC/ST	397	349	385	402	1.3	15.2
1.2A.7 Weaker Sections	662628	587136	678242	682231	3.0	16.2
1.2A.8 Export Credit	15566	20518	14155	13139	-15.6	-36.0