

## 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
		Jan. 19	Dec. 21	Jan. 18	2018-19	2019
	1	2	3	4	5	6
<b>1 Gross Bank Credit</b>	<b>77,303</b>	<b>73,150</b>	<b>82,413</b>	<b>82,750</b>	<b>7.0</b>	<b>13.1</b>
<b>1.1 Food Credit</b>	<b>419</b>	<b>614</b>	<b>771</b>	<b>707</b>	<b>68.9</b>	<b>15.2</b>
<b>1.2 Non-food Credit</b>	<b>76,884</b>	<b>72,536</b>	<b>81,642</b>	<b>82,043</b>	<b>6.7</b>	<b>13.1</b>
<b>1.2.1 Agriculture &amp; Allied Activities</b>	<b>10,302</b>	<b>10,068</b>	<b>10,821</b>	<b>10,832</b>	<b>5.1</b>	<b>7.6</b>
<b>1.2.2 Industry</b>	<b>26,993</b>	<b>26,151</b>	<b>27,494</b>	<b>27,500</b>	<b>1.9</b>	<b>5.2</b>
1.2.2.1 Micro & Small	3,730	3,738	3,650	3,710	-0.5	-0.7
1.2.2.2 Medium	1,037	972	1,046	1,040	0.3	7.0
1.2.2.3 Large	22,226	21,442	22,798	22,751	2.4	6.1
<b>1.2.3 Services</b>	<b>20,505</b>	<b>18,030</b>	<b>22,330</b>	<b>22,340</b>	<b>9.0</b>	<b>23.9</b>
1.2.3.1 Transport Operators	1,213	1,172	1,303	1,332	9.8	13.7
1.2.3.2 Computer Software	186	185	191	189	1.3	2.0
1.2.3.3 Tourism, Hotels & Restaurants	365	371	388	387	6.0	4.4
1.2.3.4 Shipping	63	61	62	75	18.9	23.0
1.2.3.5 Professional Services	1,554	1,508	1,717	1,693	8.9	12.3
1.2.3.6 Trade	4,669	4,484	4,860	4,959	6.2	10.6
1.2.3.6.1 Wholesale Trade	2,052	1,993	2,140	2,186	6.5	9.7
1.2.3.6.2 Retail Trade	2,618	2,491	2,719	2,774	6.0	11.4
1.2.3.7 Commercial Real Estate	1,858	1,841	1,899	1,981	6.6	7.6
1.2.3.8 Non-Banking Financial Companies (NBFCs)	4,964	3,760	5,709	5,576	12.3	48.3
1.2.3.9 Other Services	5,633	4,650	6,200	6,149	9.2	32.2
<b>1.2.4 Personal Loans</b>	<b>19,085</b>	<b>18,286</b>	<b>20,997</b>	<b>21,371</b>	<b>12.0</b>	<b>16.9</b>
1.2.4.1 Consumer Durables	197	184	33	46	-76.8	-75.2
1.2.4.2 Housing	9,746	9,466	10,966	11,208	15.0	18.4
1.2.4.3 Advances against Fixed Deposits	725	591	693	687	-5.2	16.2
1.2.4.4 Advances to Individuals against share & bond	56	53	62	58	5.1	9.8
1.2.4.5 Credit Card Outstanding	686	653	845	842	22.7	29.0
1.2.4.6 Education	697	708	691	692	-0.8	-2.3
1.2.4.7 Vehicle Loans	1,898	1,847	1,992	2,006	5.7	8.6
1.2.4.8 Other Personal Loans	5,080	4,783	5,714	5,831	14.8	21.9
<b>1.2A Priority Sector</b>	<b>25,532</b>	<b>24,359</b>	<b>26,279</b>	<b>26,646</b>	<b>4.4</b>	<b>9.4</b>
1.2A.1 Agriculture & Allied Activities	10,216	10,024	10,750	10,768	5.4	7.4
1.2A.2 Micro & Small Enterprises	9,964	9,161	10,047	10,181	2.2	11.1
1.2A.2.1 Manufacturing	3,730	3,738	3,650	3,710	-0.5	-0.7
1.2A.2.2 Services	6,234	5,423	6,397	6,470	3.8	19.3
1.2A.3 Housing	3,756	3,740	4,085	4,287	14.1	14.6
1.2A.4 Micro-Credit	264	191	239	235	-10.7	23.3
1.2A.5 Education Loans	607	580	567	566	-6.8	-2.5
1.2A.6 State-Sponsored Orgs. for SC/ST	3	3	3	4	29.4	36.8
1.2A.7 Weaker Sections	5,690	5,570	6,019	6,086	6.9	9.3
1.2A.8 Export Credit	283	321	185	175	-38.1	-45.5