

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
		Sep. 27	Aug. 28	Sep. 25		
	1	2	3	4	5	6
1 Gross Bank Credit	9263134	8680216	9112035	9183525	-0.9	5.8
1.1 Food Credit	51590	59887	65708	66204	28.3	10.5
1.2 Non-food Credit	9211544	8620329	9046327	9117321	-1.0	5.8
1.2.1 Agriculture & Allied Activities	1157796	1127794	1168075	1194488	3.2	5.9
1.2.2 Industry	2905151	2774883	2778672	2774867	-4.5	0.0
1.2.2.1 Micro & Small	381825	361328	354546	360833	-5.5	-0.1
1.2.2.2 Medium	105598	104989	107386	120210	13.8	14.5
1.2.2.3 Large	2417728	2308566	2316740	2293824	-5.1	-0.6
1.2.3 Services	2594945	2361867	2551467	2576254	-0.7	9.1
1.2.3.1 Transport Operators	144466	142605	148575	147616	2.2	3.5
1.2.3.2 Computer Software	20051	18772	20089	19828	-1.1	5.6
1.2.3.3 Tourism, Hotels & Restaurants	45977	40419	47282	48378	5.2	19.7
1.2.3.4 Shipping	6557	5963	4987	5099	-22.2	-14.5
1.2.3.5 Professional Services	177085	171733	175191	175455	-0.9	2.2
1.2.3.6 Trade	552392	508039	567367	566336	2.5	11.5
1.2.3.6.1 Wholesale Trade	263397	217325	265152	263499	0.0	21.2
1.2.3.6.2 Retail Trade	288995	290714	302215	302837	4.8	4.2
1.2.3.7 Commercial Real Estate	229770	218088	230759	230025	0.1	5.5
1.2.3.8 Non-Banking Financial Companies (NBFCs)	807383	713510	796763	802552	-0.6	12.5
1.2.3.9 Other Services	611264	542738	560454	580965	-5.0	7.0
1.2.4 Personal Loans	2553652	2355785	2548113	2571712	0.7	9.2
1.2.4.1 Consumer Durables	9298	5445	9053	6661	-28.4	22.3
1.2.4.2 Housing	1338964	1253190	1349501	1359824	1.6	8.5
1.2.4.3 Advances against Fixed Deposits	79496	64192	62568	63167	-20.5	-1.6
1.2.4.4 Advances to Individuals against share & bond	5334	5105	6313	6325	18.6	23.9
1.2.4.5 Credit Card Outstanding	108094	99372	104833	105640	-2.3	6.3
1.2.4.6 Education	65745	68229	64865	65146	-0.9	-4.5
1.2.4.7 Vehicle Loans	220609	203446	219769	221388	0.4	8.8
1.2.4.8 Other Personal Loans	726112	656806	731211	743561	2.4	13.2
1.2A Priority Sector	2897461	2759852	2842996	2884154	-0.5	4.5
1.2A.1 Agriculture & Allied Activities	1146624	1118871	1154411	1180052	2.9	5.5
1.2A.2 Micro & Small Enterprises	1149394	1056600	1104504	1127110	-1.9	6.7
1.2A.2.1 Manufacturing	381826	361328	354546	360833	-5.5	-0.1
1.2A.2.2 Services	767568	695272	749958	766277	-0.2	10.2
1.2A.3 Housing	449945	454566	473151	464642	3.3	2.2
1.2A.4 Micro-Credit	38237	32077	32139	32333	-15.4	0.8
1.2A.5 Education Loans	51906	53921	52013	51898	-0.0	-3.8
1.2A.6 State-Sponsored Orgs. for SC/ST	388	410	443	515	32.7	25.6
1.2A.7 Weaker Sections	731409	696626	743473	743792	1.7	6.8
1.2A.8 Export Credit	16114	14454	13959	14831	-8.0	2.6