

## 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
		Aug. 30	Jul. 31	Aug. 28		
	1	2	3	4	5	6
<b>1 Gross Bank Credit</b>	<b>9263134</b>	<b>8594549</b>	<b>9148074</b>	<b>9112035</b>	<b>-1.6</b>	<b>6.0</b>
<b>1.1 Food Credit</b>	<b>51590</b>	<b>62182</b>	<b>79023</b>	<b>65708</b>	<b>27.4</b>	<b>5.7</b>
<b>1.2 Non-food Credit</b>	<b>9211544</b>	<b>8532367</b>	<b>9069051</b>	<b>9046327</b>	<b>-1.8</b>	<b>6.0</b>
<b>1.2.1 Agriculture &amp; Allied Activities</b>	<b>1157796</b>	<b>1113026</b>	<b>1169273</b>	<b>1168075</b>	<b>0.9</b>	<b>4.9</b>
<b>1.2.2 Industry</b>	<b>2905151</b>	<b>2765215</b>	<b>2821316</b>	<b>2778672</b>	<b>-4.4</b>	<b>0.5</b>
1.2.2.1 Micro & Small	381825	358885	354728	354546	-7.1	-1.2
1.2.2.2 Medium	105598	104436	101994	107386	1.7	2.8
1.2.2.3 Large	2417728	2301894	2364594	2316740	-4.2	0.6
<b>1.2.3 Services</b>	<b>2594945</b>	<b>2350197</b>	<b>2547228</b>	<b>2551467</b>	<b>-1.7</b>	<b>8.6</b>
1.2.3.1 Transport Operators	144466	141243	148727	148575	2.8	5.2
1.2.3.2 Computer Software	20051	18761	21167	20089	0.2	7.1
1.2.3.3 Tourism, Hotels & Restaurants	45977	40221	47383	47282	2.8	17.6
1.2.3.4 Shipping	6557	5955	5178	4987	-23.9	-16.3
1.2.3.5 Professional Services	177085	169097	176815	175191	-1.1	3.6
1.2.3.6 Trade	552392	504278	560579	567367	2.7	12.5
1.2.3.6.1 Wholesale Trade	263397	221053	267712	265152	0.7	19.9
1.2.3.6.2 Retail Trade	288995	283225	292867	302215	4.6	6.7
1.2.3.7 Commercial Real Estate	229770	216388	233200	230759	0.4	6.6
1.2.3.8 Non-Banking Financial Companies (NBFCs)	807383	680360	793451	796763	-1.3	17.1
1.2.3.9 Other Services	611264	573894	560728	560454	-8.3	-2.3
<b>1.2.4 Personal Loans</b>	<b>2553652</b>	<b>2303929</b>	<b>2531234</b>	<b>2548113</b>	<b>-0.2</b>	<b>10.6</b>
1.2.4.1 Consumer Durables	9298	5484	9127	9053	-2.6	65.1
1.2.4.2 Housing	1338964	1214771	1347565	1349501	0.8	11.1
1.2.4.3 Advances against Fixed Deposits	79496	62607	62317	62568	-21.3	-0.1
1.2.4.4 Advances to Individuals against share & bond	5334	5087	6392	6313	18.4	24.1
1.2.4.5 Credit Card Outstanding	108094	97650	101391	104833	-3.0	7.4
1.2.4.6 Education	65745	68457	65100	64865	-1.3	-5.2
1.2.4.7 Vehicle Loans	220609	202662	217697	219769	-0.4	8.4
1.2.4.8 Other Personal Loans	726112	647211	721645	731211	0.7	13.0
<b>1.2A Priority Sector</b>	<b>2897461</b>	<b>2721947</b>	<b>2828526</b>	<b>2842996</b>	<b>-1.9</b>	<b>4.4</b>
1.2A.1 Agriculture & Allied Activities	1146624	1105805	1155451	1154411	0.7	4.4
1.2A.2 Micro & Small Enterprises	1149394	1048364	1100578	1104504	-3.9	5.4
1.2A.2.1 Manufacturing	381826	358885	354728	354546	-7.1	-1.2
1.2A.2.2 Services	767568	689479	745850	749958	-2.3	8.8
1.2A.3 Housing	449945	444823	464437	473151	5.2	6.4
1.2A.4 Micro-Credit	38237	31376	32817	32139	-15.9	2.4
1.2A.5 Education Loans	51906	53983	51434	52013	0.2	-3.6
1.2A.6 State-Sponsored Orgs. for SC/ST	388	402	410	443	14.2	10.2
1.2A.7 Weaker Sections	731409	682231	742426	743473	1.6	9.0
1.2A.8 Export Credit	16114	13139	15237	13959	-13.4	6.2