

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
		Nov. 23	Oct. 25	Nov. 22		
	1	2	3	4	5	6
1 Gross Bank Credit	8674892	8165199	8733112	8764913	1.0	7.3
1.1 Food Credit	41474	72060	69555	91005	119.4	26.3
1.2 Non-food Credit	8633418	8093139	8663557	8673908	0.5	7.2
1.2.1 Agriculture & Allied Activities	1111300	1064753	1134705	1134004	2.0	6.5
1.2.2 Industry	2885778	2708395	2786751	2772248	-3.9	2.4
1.2.2.1 Micro & Small	375505	362976	359018	362758	-3.4	-0.1
1.2.2.2 Medium	106395	105113	105558	102601	-3.6	-2.4
1.2.2.3 Large	2403878	2240306	2322175	2306889	-4.0	3.0
1.2.3 Services	2415609	2253815	2352418	2362956	-2.2	4.8
1.2.3.1 Transport Operators	138524	129229	139103	139754	0.9	8.1
1.2.3.2 Computer Software	18535	19126	19063	19052	2.8	-0.4
1.2.3.3 Tourism, Hotels & Restaurants	39005	38437	43399	43468	11.4	13.1
1.2.3.4 Shipping	7748	6377	5893	6704	-13.5	5.1
1.2.3.5 Professional Services	171517	168471	169783	170660	-0.5	1.3
1.2.3.6 Trade	528158	479515	505037	501677	-5.0	4.6
1.2.3.6.1 Wholesale Trade	250528	211595	218722	217567	-13.2	2.8
1.2.3.6.2 Retail Trade	277630	267920	286315	284109	2.3	6.0
1.2.3.7 Commercial Real Estate	202291	187665	220300	220685	9.1	17.6
1.2.3.8 Non-Banking Financial Companies (NBFCs)	641208	566312	713344	730907	14.0	29.1
1.2.3.9 Other Services	668623	658683	536499	530048	-20.7	-19.5
1.2.4 Personal Loans	2220732	2066176	2389684	2404701	8.3	16.4
1.2.4.1 Consumer Durables	6299	3274	5557	5499	-12.7	68.0
1.2.4.2 Housing	1160111	1077416	1268734	1274747	9.9	18.3
1.2.4.3 Advances against Fixed Deposits	82873	68160	62902	62892	-24.1	-7.7
1.2.4.4 Advances to Individuals against share & bond	6265	5969	5056	4982	-20.5	-16.5
1.2.4.5 Credit Card Outstanding	88262	85278	105026	105860	19.9	24.1
1.2.4.6 Education	67988	69190	67238	66902	-1.6	-3.3
1.2.4.7 Vehicle Loans	202154	198707	206720	207996	2.9	4.7
1.2.4.8 Other Personal Loans	606780	558182	668451	675823	11.4	21.1
1.2A Priority Sector	2739021	2604065	2766084	2694733	-1.6	3.5
1.2A.1 Agriculture & Allied Activities	1104988	1058673	1125522	1125474	1.9	6.3
1.2A.2 Micro & Small Enterprises	1067175	995653	1053403	1057378	-0.9	6.2
1.2A.2.1 Manufacturing	375505	362976	359018	362758	-3.4	-0.1
1.2A.2.2 Services	691670	632677	694385	694620	0.4	9.8
1.2A.3 Housing	432703	404312	455536	454000	4.9	12.3
1.2A.4 Micro-Credit	24101	23005	32525	33526	39.1	45.7
1.2A.5 Education Loans	53950	56835	53736	53410	-1.0	-6.0
1.2A.6 State-Sponsored Orgs. for SC/ST	397	341	397	387	-2.5	13.5
1.2A.7 Weaker Sections	662628	598556	704413	698449	5.4	16.7
1.2A.8 Export Credit	15566	18529	14040	13219	-15.1	-28.7