

No. 15: Deployment of Gross Bank Credit by Major Sectors

(₹ Crore)

Sector	Outstanding as on				Growth(%)	
	Mar. 24, 2023	2022	2023		Financial year so far 2023-24	Y-o-Y 2023
			Jun. 17	May 19		
	1	2	3	4	%	%
I. Bank Credit (II+III)	13675235	12382792	13893871	14391693	5.2	16.2
II. Food Credit	19906	37417	36350	27906	40.2	-25.4
III. Non-food Credit	13655330	12345375	13857522	14363787	5.2	16.3
1. Agriculture & Allied Activities	1687191	1500875	1719260	1796968	6.5	19.7
2. Industry (Micro and Small, Medium and Large)	3336722	3168168	3354988	3424114	2.6	8.1
2.1 Micro and Small	598390	553675	603217	625625	4.6	13.0
2.2 Medium	253384	232776	255858	263440	4.0	13.2
2.3 Large	2484949	2381716	2495913	2535049	2.0	6.4
3. Services	3608574	3066088	3682532	3885038	7.7	26.7
3.1 Transport Operators	176239	152045	180525	188084	6.7	23.7
3.2 Computer Software	21559	19687	21525	22867	6.1	16.1
3.3 Tourism, Hotels & Restaurants	66466	63973	66429	68408	2.9	6.9
3.4 Shipping	6677	7205	6224	6023	-9.8	-16.4
3.5 Aviation	28330	21733	31628	42033	48.4	93.4
3.6 Professional Services	134661	120107	136103	145318	7.9	21.0
3.7 Trade	819921	733416	837821	860316	4.9	17.3
3.7.1 Wholesale Trade ¹	396631	384026	419081	429403	8.3	11.8
3.7.2 Retail Trade	423291	349390	418739	430913	1.8	23.3
3.8 Commercial Real Estate	314604	298732	321149	332373	5.6	11.3
3.9 Non-Banking Financial Companies (NBFCs) ² of which,	1331097	1054520	1339615	1424134	7.0	35.1
3.9.1 Housing Finance Companies (HFCs)	314678	289892	315109	330186	4.9	13.9
3.9.2 Public Financial Institutions (PFIs)	175614	129269	175566	192634	9.7	49.0
3.10 Other Services ³	709020	594670	741512	795481	12.2	33.8
4. Personal Loans	4085168	3524512	4137821	4260984	4.3	20.9
4.1 Consumer Durables	20044	18290	20542	21431	6.9	17.2
4.2 Housing	1936428	1739320	1956438	1999959	3.3	15.0
4.3 Advances against Fixed Deposits	121897	82252	110583	120427	-1.2	46.4
4.4 Advances to Individuals against share & bonds	6778	6547	6791	6934	2.3	5.9
4.5 Credit Card Outstanding	194282	153912	201131	209376	7.8	36.0
4.6 Education	96847	85263	97756	101839	5.2	19.4
4.7 Vehicle Loans	500299	425765	509022	523441	4.6	22.9
4.8 Loan against gold jewellery	88428	75659	90697	95347	7.8	26.0
4.9 Other Personal Loans	1120165	937504	1144860	1182231	5.5	26.1
5. Priority Sector (Memo)						
(i) Agriculture & Allied Activities ⁴	1708951	1450586	1657924	1818840	6.4	25.4
(ii) Micro & Small Enterprises ⁵	1570231	1425166	1617667	1695875	8.0	19.0
(iii) Medium Enterprises ⁶	399260	363489	402915	418510	4.8	15.1
(iv) Housing	621376	616839	622834	630615	1.5	2.2
(v) Education Loans	59507	57931	59466	59873	0.6	3.4
(vi) Renewable Energy	4656	3868	4752	4568	-1.9	18.1
(vii) Social Infrastructure	2464	2586	2607	2653	7.7	2.6
(viii) Export Credit	15424	19810	12234	9745	-36.8	-50.8
(ix) Others	59659	51050	62878	68338	14.5	33.9
(x) Weaker Sections including net PSLC- SF/MF	1384249	1175464	1309907	1405132	1.5	19.5

Note 1: Data are provisional. Bank credit, Food credit and Non-food credit data are based on Section-42 return, which covers all scheduled commercial banks (SCBs), while sectoral non-food credit data are based on sector-wise and industry-wise bank credit (SIBC) return, which covers select banks accounting for about 93 per cent of total non-food credit extended by all SCBs.

Note 2: Credit data are adjusted for past reporting errors by select SCBs from December 2021 onwards.

Note 3: For the serial numbers I, II and III, Y-o-Y growth rates were calculated based on the outstanding credit as on June 30, 2023, over July 1, 2022.

1 Wholesale trade includes food procurement credit outside the food credit consortium.

2 NBFCs include HFCs, PFIs, Microfinance Institutions (MFIs), NBFCs engaged in gold loan and others.

3 "Other Services" include Mutual Fund (MFs), Banking and Finance other than NBFCs and MFs and other services which are not indicated elsewhere under services.

4 "Agriculture and Allied Activities" under the priority sector also include priority sector lending certificates (PSLCs).

5 "Micro and Small Enterprises" under the priority sector include credit to micro and small enterprises in industry and services sectors and also include PSLCs.

6 "Medium Enterprises" under the priority sector include credit to medium enterprises in industry and services sectors.