

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

(₹ Crore)

Sector	Outstanding as on				Growth(%)	
	Mar. 22, 2024	2023	2024		Financial year so far 2024-25	Y-o-Y 2024
			Jun. 30	May 31		
	1	2	3	4	%	%
I. Bank Credit (II + III)	16432164 (15901477)	14383718	16781420 (16270342)	16880782 (16380551)	2.7 (3.0)	17.4 (13.9)
II. Food Credit	23081	27906	40259	33904	46.9	21.5
III. Non-food Credit	16409083 (15878397)	14355812	16741162 (16230083)	16846879 (16346648)	2.7 (2.9)	17.4 (13.9)
1. Agriculture & Allied Activities	2071251	1839319	2139047	2159559	4.3	17.4
2. Industry (Micro and Small, Medium and Large)	3652804 (3635810)	3447826	3703160 (3687080)	3728156 (3712270)	2.1 (2.1)	8.1 (7.7)
2.1 Micro and Small	726315	659279	736404	731625	0.7	11.0
2.2 Medium	303998	280971	313398	316322	4.1	12.6
2.3 Large	2622490	2507577	2653358	2680209	2.2	6.9
3. Services	4592227 (4490467)	4010839	4681338 (4587710)	4707069 (4616040)	2.5 (2.8)	17.4 (15.1)
3.1 Transport Operators	230175	204104	243074	242193	5.2	18.7
3.2 Computer Software	25917	23580	25787	26677	2.9	13.1
3.3 Tourism, Hotels & Restaurants	77513	70430	78408	78351	1.1	11.2
3.4 Shipping	7067	7288	6908	7019	-0.7	-3.7
3.5 Aviation	43248	41578	45556	45360	4.9	9.1
3.6 Professional Services	167234	150089	179919	172138	2.9	14.7
3.7 Trade	1025752	923022	1054824	1059459	3.3	14.8
3.7.1. Wholesale Trade ¹	538744	484404	556014	557604	3.5	15.1
3.7.2 Retail Trade	487008	438618	498810	501856	3.0	14.4
3.8 Commercial Real Estate	469013 (400470)	343536	479120 (415390)	483297 (421756)	3.0 (5.3)	40.7 (22.8)
3.9 Non-Banking Financial Companies (NBFCs) ² of which,	1548027	1434293	1568073	1555496	0.5	8.5
3.9.1 Housing Finance Companies (HFCs)	325626	333527	331251	328232	0.8	-1.6
3.9.2 Public Financial Institutions (PFIs)	226963	192734	226676	197127	-13.1	2.3
3.10 Other Services ³	998281 (978198)	812919	999668 (980290)	1037078 (1018174)	3.9 (4.1)	27.6 (25.2)
4. Personal Loans	5331290 (4852210)	4368025	5456633 (4995156)	5486107 (5091342)	2.9 (4.9)	25.6 (16.6)
4.1 Consumer Durables	23713	22412	24683	24123	1.7	7.6
4.2 Housing	2718715 (2264677)	2052839	2786598 (2349060)	2798568 (2427447)	2.9 (7.2)	36.3 (18.2)
4.3 Advances against Fixed Deposits	125239	121686	123334	126533	1.0	4.0
4.4 Advances to Individuals against share & bonds	8492	7840	9262	9357	10.2	19.3
4.5 Credit Card Outstanding	257016	221370	267979	273044	6.2	23.3
4.6 Education	119380	101693	121102	121990	2.2	20.0
4.7 Vehicle Loans	589251	525518	602270	603829	2.5	14.9
4.8 Loan against gold jewellery	102562	94872	116777	123776	20.7	30.5
4.9 Other Personal Loans	1386921 (1362113)	1219794	1404629 (1380790)	1404889 (1381337)	1.3 (1.4)	15.2 (13.2)
5. Priority Sector (Memo)						
(i) Agriculture & Allied Activities ⁴	2081856	1857357	2078112	2186829	5.0	17.7
(ii) Micro & Small Enterprises ⁵	1974191	1769204	2030754	2020474	2.3	14.2
(iii) Medium Enterprises ⁶	490703	447562	502496	511467	4.2	14.3
(iv) Housing	755222 (660572)	633058	762822 (670883)	752911 (661668)	-0.3 (0.2)	18.9 (4.5)
(v) Education Loans	62235	59458	61277	61269	-1.6	3.0
(vi) Renewable Energy	5991	4572	5923	6279	4.8	37.3
(vii) Social Infrastructure	2613	2642	2674	2949	12.9	11.6
(viii) Export Credit	11774	13219	11218	11721	-0.5	-11.3
(ix) Others	61336	69669	62047	60871	-0.8	-12.6
(x) Weaker Sections including net PSLC- SF/MF	1647778	1434996	1670313	1716930	4.2	19.6

Notes:

- 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 95 per cent of total non-food credit extended by all SCBs, pertaining to the last reporting Friday of the month.
- Data since July 28, 2023 include the impact of the merger of a non-bank with a bank. Figures in parentheses exclude the impact of the merger.
- Bank credit, Food credit and Non-food credit given for the period May 19, 2023 pertains to the June 2, 2023.
- For Bank credit, Food credit and Non-food credit, Y-o-Y growth rates were calculated based on the outstanding credit as on May 31, 2024, over June 2, 2023.
 - Wholesale trade includes food procurement credit outside the food credit consortium.
 - NBFCs include HFCs, PFIs, Microfinance Institutions (MFIs), NBFCs engaged in gold loan and others.
 - "Other Services" include Mutual Fund (MFs), Banking and Finance other than NBFCs and MFs and other services which are not indicated elsewhere under services.
 - "Agriculture and Allied Activities" under the priority sector also include priority sector lending certificates (PSLCs).
 - "Micro and Small Enterprises" under the priority sector include credit to micro and small enterprises in industry and services sectors and also include PSLCs.
 - "Medium Enterprises" under the priority sector include credit to medium enterprises in industry and services sectors.