

TABLE 170 : DEPLOYMENT OF BANK CREDIT BY MAJOR SECTORS

(₹ Crore)

Sector	Outstanding as on					
	Jul 28 , 2023	Aug 25 , 2023	Sep 22 , 2023	Oct 20 , 2023	Nov 17 , 2023	Dec 29 , 2023
1	2	3	4	5	6	7
Non-food credit	14782375	14900791	15132454	15405968	15580294	15918206
	(14165434)	(14298590)	(14540013)	(14819537)	(14999695)	(15345134)
1 Agriculture and Allied Activities	1826031	1835215	1862538	1909689	1927724	1991008
2 Industry (Micro and Small, Medium and Large)	3380957	3423736	3489700	3498444	3529759	3594212
	(3363118)	(3405466)	(3471775)	(3480929)	(3512271)	(3576973)
2.1 Micro and Small	644363	655556	662065	681561	687740	702319
2.2 Medium	270729	272435	277614	280698	283701	290336
2.3 Large	2465866	2495745	2550021	2536185	2558317	2601557
3 Services	4039465	4076334	4166060	4246053	4297367	4443778
	(3916253)	(3945244)	(4040721)	(4122861)	(4175901)	(4324463)
3.1 Transport Operators	204076	206113	209425	214249	217895	223095
3.2 Computer Software	22790	22953	24160	24665	25595	26706
3.3 Tourism, Hotels and Restaurants	72955	73913	75767	75595	76146	76621
3.4 Shipping	6977	6571	6642	6620	6719	6976
3.5 Aviation	39667	39063	39218	39419	39746	44326
3.6 Professional Services	146789	148659	152272	153152	154906	156386
3.7 Trade	903950	911267	937960	960254	944579	974551
3.7.1 Wholesale Trade ¹	473895	469729	482405	499151	490944	506039
3.7.2 Retail Trade	430055	441538	455555	461103	453635	468512
3.8 Commercial Real Estate	438109	437615	442202	445596	450340	458080
	(342807)	(347124)	(354751)	(359499)	(365537)	(373674)
3.9 Non-Banking Financial Companies (NBFCs) ² of which,	1356108	1360082	1396680	1444262	1461765	1520234
3.9.1 Housing Finance Companies (HFCs)	320132	311387	308711	322128	304460	328787
3.9.2 Public Financial Institutions (PFIs)	182924	179094	193196	190547	190672	212038
3.10 Other Services ³	848044	870098	881734	882240	919676	956803
	(834324)	(845131)	(858200)	(859184)	(897036)	(935526)
4 Personal Loans	4809161	4876136	4934424	5002636	5059824	5173253
	(4339908)	(4406885)	(4463519)	(4527260)	(4580142)	(4686997)
4.1 Consumer Durables	22113	22164	21881	22178	23568	24284
4.2 Housing (Including Priority Sector Housing)	2487282	2505634	2527201	2561961	2591488	2637781
	(2048387)	(2064714)	(2084215)	(2114041)	(2138836)	(2177901)
4.3 Advances against Fixed Deposits (Including FCNR(B),NRNR Deposits. etc)	110319	112334	114851	114983	113944	118330
4.4 Advances to Individuals against share, bonds, etc.	7566	7668	7764	7812	7775	8025
4.5 Credit Card Outstanding	207605	230657	230259	240635	244668	251843
4.6 Education	103399	106578	109772	110852	112045	114955
4.7 Vehicle Loans	531534	536214	544599	553141	564750	579580
4.8 Loans against gold jewellery	94555	99626	97426	98747	99063	100723
4.9 Other Personal Loans	1244787	1255262	1280670	1292327	1302522	1337732
	(1215037)	(1227513)	(1253324)	(1265407)	(1275994)	(1311739)
5 Priority Sector (Memo)	-	-	-	-	-	-
5.1 Agriculture and Allied Activities ⁴	1835737	1851818	1881206	1934682	1956972	2005383
5.2 Micro and Small Enterprises ⁵	1748225	1786828	1818843	1849999	1872250	1914264
5.3 Medium Enterprises ⁶	434298	438500	449895	461751	460621	469534
5.4 Housing	765099	725674	737700	743034	740774	747897
	(667805)	(624808)	(637057)	(643177)	(641710)	(649904)
5.5 Educational Loans	59932	60127	60715	61110	60993	61823
5.6 Renewable Energy	4605	4727	4872	5007	2081	5389
5.7 Social Infrastructure	2571	2566	2581	2607	6512	2567
5.8 Export Credit	8920	9215	8930	8016	12308	12940
5.9 Others	52978	50079	51048	59384	48858	53282
5.10 Weaker Sections including net PSLC- SF/MF	1455992	1443758	1498137	1555822	1531851	1571355

(Continued)

TABLE 170 : DEPLOYMENT OF BANK CREDIT BY MAJOR SECTORS (Concl'd.)

(₹ Crore)

Sector	Outstanding as on					
	Jan 26 , 2024	Feb 23 , 2024	Mar 22 , 2024	Apr 19 , 2024	May 31 , 2024	Jun 28 , 2024
1	8	9	10	11	12	13
Non-food credit	15999075	16166861	16409083	16476192	16741162	16846879
	(15445839)	(15630456)	(15878397)	(15955374)	(16230083)	(16346648)
1 Agriculture and Allied Activities	2009090	2032170	2071251	2115986	2139047	2159559
2 Industry (Micro and Small, Medium and Large)	3586425	3616918	3652804	3655455	3703160	3728156
	(3569346)	(3599906)	(3635810)	(3639138)	(3687080)	(3712270)
2.1 Micro and Small	710740	715104	726315	731994	736404	731625
2.2 Medium	292053	298923	303998	309427	313398	316322
2.3 Large	2583632	2602890	2622490	2614034	2653358	2680209
3 Services	4457085	4515479	4592227	4605915	4681338	4707069
	(4341029)	(4412072)	(4490467)	(4509188)	(4587710)	(4616040)
3.1 Transport Operators	227091	227697	230175	234760	243074	242193
3.2 Computer Software	26312	27023	25917	24774	25787	26677
3.3 Tourism, Hotels and Restaurants	76956	76132	77513	77054	78408	78351
3.4 Shipping	7104	6856	7067	6884	6908	7019
3.5 Aviation	44372	43720	43248	44998	45556	45360
3.6 Professional Services	161390	161758	167234	173429	179919	172138
3.7 Trade	987612	1009471	1025752	1020885	1054824	1059459
3.7.1 Wholesale Trade ¹	518664	531859	538744	537086	556014	557604
3.7.2 Retail Trade	468948	477612	487008	483799	498810	501856
3.8 Commercial Real Estate	459751	463452	469013	468803	479120	483297
	(377941)	(393894)	(400470)	(402521)	(415390)	(421756)
3.9 Non-Banking Financial Companies (NBFCs) ² of which,	1503363	1514950	1548027	1564519	1568073	1555496
3.9.1 Housing Finance Companies (HFCs)	337673	337759	325626	330115	331251	328232
3.9.2 Public Financial Institutions (PFIs)	210586	213661	226963	232074	226676	197127
3.10 Other Services ³	963135	984420	998281	989810	999668	1037078
	(942207)	(963850)	(978198)	(969994)	(980290)	(1018174)
4 Personal Loans	5214317	5264256	5331290	5346354	5456633	5486107
	(4745292)	(4790694)	(4852210)	(4863453)	(4995156)	(5091342)
4.1 Consumer Durables	24147	23969	23713	23577	24683	24123
4.2 Housing (Including Priority Sector Housing)	2658077	2680411	2718715	2741455	2786598	2798568
	(2214950)	(2232346)	(2264677)	(2283135)	(2349060)	(2427447)
4.3 Advances against Fixed Deposits (Including FCNR(B),NRNR Deposits. etc)	116831	120192	125239	121868	123334	126533
4.4 Advances to Individuals against share, bonds, etc.	7340	8401	8492	8472	9262	9357
4.5 Credit Card Outstanding	258503	258107	257016	259641	267979	273044
4.6 Education	117186	118708	119380	119125	121102	121990
4.7 Vehicle Loans	577200	582053	589251	594034	602270	603829
4.8 Loans against gold jewellery	101115	102008	102562	101552	116777	123776
4.9 Other Personal Loans	1353918	1370408	1386921	1376631	1404629	1404889
	(1328312)	(1345193)	(1362113)	(1352213)	(1380790)	(1381337)
5 Priority Sector (Memo)	-	-	-	-	-	-
5.1 Agriculture and Allied Activities ⁴	2028944	2049198	2081856	2060244	2078112	2186829
5.2 Micro and Small Enterprises ⁵	1939655	1958526	1974191	1964032	2030754	2020474
5.3 Medium Enterprises ⁶	470617	480987	490703	498958	502496	511467
5.4 Housing	756997	754645	755222	753576	762822	752911
	(659871)	(658400)	(660572)	(659843)	(670883)	(661668)
5.5 Educational Loans	61682	62106	62235	61027	61277	61269
5.6 Renewable Energy	5564	5868	5991	5712	5923	6279
5.7 Social Infrastructure	2580	2592	2613	2619	2674	2949
5.8 Export Credit	13102	12630	11774	13433	11218	11721
5.9 Others	64169	62553	61336	75152	62047	60871
5.10 Weaker Sections including net PSLC- SF/MF	1619097	1624823	1647778	1605821	1670313	1716930

Notes : (1) Data are provisional. Non-food credit data is based on fortnightly 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.

(2) 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.

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.

Also see Notes on Tables.

Source : Reserve Bank of India.