

**TABLE 45 : SECTORAL DEPLOYMENT OF NON-FOOD GROSS BANK CREDIT**

(₹ Crore)

Sector	Outstanding as on last reporting Friday in March				
	2019-20	2020-21	2021-22	2022-23	2023-24
<b>Non-food Credit</b>	<b>10319097</b>	<b>10888255</b>	<b>11836304</b>	<b>13655330</b>	<b>16409083</b>
					<b>(15878397)</b>
<b>1 Agriculture and Allied Activities</b>	<b>1203176</b>	<b>1345914</b>	<b>1496484</b>	<b>1726410</b>	<b>2071251</b>
<b>2 Industry (Micro and Small, Medium and Large)</b>	<b>2946851</b>	<b>3032044</b>	<b>3181100</b>	<b>3366406</b>	<b>3652804</b>
					<b>(3635810)</b>
2.1 Micro and Small	403051	456093	560178	633289	726315
2.2 Medium	108573	156061	238944	268286	303998
2.3 Large	2435227	2419890	2381978	2464831	2622490
<b>3 Services</b>	<b>2672047</b>	<b>2843238</b>	<b>3112541</b>	<b>3718805</b>	<b>4592227</b>
					<b>(4490467)</b>
3.1 Transport Operators	132566	155059	167410	192059	230175
3.2 Computer Software	19692	21705	23283	24924	25917
3.3 Tourism, Hotels and Restaurants	53891	64560	67106	69342	77513
3.4 Shipping	6246	8436	8817	7068	7067
3.5 Aviation	23579	27634	23904	27762	43248
3.6 Professional Services	170204	110638	119331	139208	167234
3.7 Trade	557115	649070	736454	872340	1025752
3.7.1 Wholesale Trade <sup>1</sup>	275907	343439	388036	443176	538744
3.7.2 Retail Trade	281208	305631	348418	429163	487008
3.8 Commercial Real Estate	288231	297333	297466	322591	469013
					<b>(400470)</b>
3.9 Non-Banking Financial Companies (NBFCs) <sup>2</sup> of which,	950901	960251	1033470	1342539	1548027
3.9.1 Housing Finance Companies (HFCs)	249478	289653	286329	318566	325626
3.9.2 Public Financial Institutions (PFIs)	44410	82184	137684	175714	226963
3.10 Other Services <sup>3</sup>	469623	548553	635299	720969	998281
					<b>(978198)</b>
<b>4 Personal Loans</b>	<b>2726864</b>	<b>3047968</b>	<b>3466075</b>	<b>4182767</b>	<b>5331290</b>
					<b>(4852210)</b>
4.1 Consumer Durables	16092	17524	17834	20985	23713
4.2 Housing (Including Priority Sector Housing)	1361880	1512004	1738473	1991164	2718715
					<b>(2264677)</b>
4.3 Advances against Fixed Deposits (Including FCNR (B), NRNR Deposits etc.)	78091	77999	83642	122484	125239
4.4 Advances to Individuals against share, bonds, etc.	6188	5587	6807	7633	8492
4.5 Credit Card Outstanding	119914	136402	154537	204708	257016
4.6 Education	77872	78138	83693	96482	119380
4.7 Vehicle Loans	339519	369545	404756	501979	589251
4.8 Loans against gold jewellery	33257	75675	74738	89370	102562
4.9 Other Personal Loans	694051	775093	901595	1147963	1386921
					<b>(1362113)</b>
<b>5 Priority Sector (Memo)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Agriculture and Allied Activities <sup>4</sup>	1183149	1366971	1516740	1744398	2081856
5.2 Micro and Small Enterprises <sup>5</sup>	1198459	1252289	1428326	1643084	1974191
5.3 Medium Enterprises <sup>6</sup>	179173	274764	374492	423566	490703
5.4 Housing	559115	578223	617927	622889	755222
					<b>(660572)</b>
5.5 Educational Loans	61233	59596	58124	59470	62235
5.6 Renewable Energy	1717	1700	3845	4620	5991
5.7 Social Infrastructure	1629	2951	2483	2448	2613
5.8 Export Credit	29969	26684	29285	16522	11774
5.9 Others	19009	16342	42144	60835	61336
5.10 Weaker Sections including net PSLC- SF/MF	936738	1050556	1204173	1412385	1647778

**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 since April 2021. Between October 2019 to April 2021, the coverage was about 93 per cent, pertaining to the last reporting Friday of the month.

(2) With effect from January 2019, sectoral credit data are based on revised format due to which values of some of the existing components published earlier have undergone changes.

(3) Credit data are adjusted for past reporting errors by select SCBs from December 2021 onwards.

(4) 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