

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
			Sep. 22	Aug. 23		
	1	2	3	4	%	%
I. Bank Credit (II + III)	16432164	15151314	16945162	17125371	4.2	13.0
	(15901477)	(14558874)	(16459830)	(16648962)	(4.7)	(14.4)
II. Food Credit	23081	18865	24361	19926	-13.7	5.6
III. Non-food Credit	16409083	15132449	16920802	17105445	4.2	13.0
	(15878397)	(14540009)	(16435470)	(16629037)	(4.7)	(14.4)
1. Agriculture & Allied Activities	2071251	1862538	2160634	2167287	4.6	16.4
2. Industry (Micro and Small, Medium and Large)	3652804	3489700	3756194	3801604	4.1	8.9
	(3635810)	(3471775)	(3740619)	(3786279)	(4.1)	(9.1)
2.1 Micro and Small	726315	662065	743704	750825	3.4	13.4
2.2 Medium	303998	277614	324746	334412	10.0	20.5
2.3 Large	2622490	2550021	2687743	2716366	3.6	6.5
3. Services	4592227	4166060	4643586	4736957	3.2	13.7
	(4490467)	(4040721)	(4559593)	(4654649)	(3.7)	(15.2)
3.1 Transport Operators	230175	209425	243486	245008	6.4	17.0
3.2 Computer Software	25917	24160	27990	29760	14.8	23.2
3.3 Tourism, Hotels & Restaurants	77513	75767	80570	78753	1.6	3.9
3.4 Shipping	7067	6642	7257	7166	1.4	7.9
3.5 Aviation	43248	39218	44837	44458	2.8	13.4
3.6 Professional Services	167234	152272	173738	177730	6.3	16.7
3.7 Trade	1025752	937960	1052621	1072493	4.6	14.3
3.7.1. Wholesale Trade ¹	538744	482405	553316	567242	5.3	17.6
3.7.2 Retail Trade	487008	455555	499305	505251	3.7	10.9
3.8 Commercial Real Estate	469013	442202	494809	497333	6.0	12.5
	(400470)	(354751)	(437854)	(441714)	(10.3)	(24.5)
3.9 Non-Banking Financial Companies (NBFCs) ² of which,	1548027	1396680	1522204	1529006	-1.2	9.5
3.9.1 Housing Finance Companies (HFCs)	325626	308711	322093	324354	-0.4	5.1
3.9.2 Public Financial Institutions (PFIs)	226963	193196	196565	203257	-10.4	5.2
3.10 Other Services ³	998281	881734	996074	1055250	5.7	19.7
	(978198)	(858200)	(977918)	(1037408)	(6.1)	(20.9)
4. Personal Loans	5331290	4934424	5555484	5596719	5.0	13.4
	(4919468)	(4485276)	(5170917)	(5219246)	(6.1)	(16.4)
4.1 Consumer Durables	23713	21881	24396	23764	0.2	8.6
4.2 Housing	2718715	2527201	2833166	2845505	4.7	12.6
	(2331935)	(2105971)	(2471488)	(2490574)	(6.8)	(18.3)
4.3 Advances against Fixed Deposits	125239	114851	121817	125694	0.4	9.4
4.4 Advances to Individuals against share & bonds	8492	7764	9722	9546	12.4	22.9
4.5 Credit Card Outstanding	257016	230259	276576	271813	5.8	18.0
4.6 Education	119380	109772	126148	129116	8.2	17.6
4.7 Vehicle Loans	589251	544599	610792	617180	4.7	13.3
4.8 Loan against gold jewellery	102562	97426	140391	147081	43.4	51.0
4.9 Other Personal Loans	1386921	1280670	1412476	1427020	2.9	11.4
	(1362113)	(1253324)	(1389666)	(1404553)	(3.1)	(12.1)
5. Priority Sector (Memo)						
(i) Agriculture & Allied Activities ⁴	2081856	1881206	2152535	2164159	4.0	15.0
(ii) Micro & Small Enterprises ⁵	1974191	1818843	2027278	2057867	4.2	13.1
(iii) Medium Enterprises ⁶	490703	449895	529582	543388	10.7	20.8
(iv) Housing	755222	737700	749534	750223	-0.7	1.7
	(660572)	(637057)	(661835)	(663719)	(0.5)	(4.2)
(v) Education Loans	62235	60715	61988	62389	0.2	2.8
(vi) Renewable Energy	5991	4872	6844	6778	13.1	39.1
(vii) Social Infrastructure	2613	2581	1072	1124	-57.0	-56.5
(viii) Export Credit	11774	12209	11530	11290	-4.1	-7.5
(ix) Others	61336	51048	60587	58561	-4.5	14.7
(x) Weaker Sections including net PSLC- SF/MF	1647778	1498137	1692726	1711473	3.9	14.2

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.
 - 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.