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

(₹ Crore)

Sector	Outstanding as on				Growth(%)	
	Mar. 21, 2025	2024	2025		Financial year so far	Y-o-Y
		Apr. 19	Mar. 21	Apr. 18	2025-26	2025
	1	2	3	4	%	%
I. Bank Credit (II + III)	**18243936**	**16491796**	**18243936**	**18186759**	**-0.3**	**10.3**
	(17822569)	(15970978)	(17822569)	(17774269)	(-0.3)	(11.3)
II. Food Credit	**36531**	**18090**	**36531**	**32126**	**-12.1**	**77.6**
III. Non-food Credit	**18207404**	**16473706**	**18207404**	**18154634**	**-0.3**	**10.2**
	(17786038)	(15952888)	(17786038)	(17742144)	(-0.2)	(11.2)
1. Agriculture & Allied Activities	**2287071**	**2115986**	**2287071**	**2309631**	**1.0**	**9.2**
2. Industry (Micro and Small, Medium and Large)	**3937149**	**3655455**	**3937149**	**3895471**	**-1.1**	**6.6**
	(3925090)	(3639138)	(3925090)	(3883660)	(-1.1)	(6.7)
2.1 Micro and Small	791721	731994	791721	798669	0.9	9.1
2.2 Medium	360475	309427	360475	365378	1.4	18.1
2.3 Large	2784953	2614034	2784953	2731423	-1.9	4.5
3. Services	**5161462**	**4605915**	**5161462**	**5088547**	**-1.4**	**10.5**
	(5094021)	(4509188)	(5094021)	(5012374)	(-1.6)	(11.2)
3.1 Transport Operators	258409	234760	258409	260093	0.7	10.8
3.2 Computer Software	32915	24774	32915	33451	1.6	35.0
3.3 Tourism, Hotels & Restaurants	83091	77054	83091	84692	1.9	9.9
3.4 Shipping	7305	6884	7305	7778	6.5	13.0
3.5 Aviation	46026	44998	46026	46540	1.1	3.4
3.6 Professional Services	195956	173429	195956	194449	-0.8	12.1
3.7 Trade	1186787	1020885	1186787	1163877	-1.9	14.0
3.7.1. Wholesale Trade[1]	648619	537086	648619	621874	-4.1	15.8
3.7.2 Retail Trade	538168	483799	538168	542003	0.7	12.0
3.8 Commercial Real Estate	532757	468803	532757	549472	3.1	17.2
	(488689)	(402521)	(488689)	(503090)	(2.9)	(25.0)
3.9 Non-Banking Financial Companies (NBFCs)[2] of which,	1636098	1564519	1636098	1610587	-1.6	2.9
3.9.1 Housing Finance Companies (HFCs)	323146	330115	323146	314881	-2.6	-4.6
3.9.2 Public Financial Institutions (PFIs)	228678	232074	228678	220806	-3.4	-4.9
3.10 Other Services[3]	1182118	989810	1182118	1137607	-3.8	14.9
	(1166422)	(969994)	(1166422)	(1116037)	(-4.3)	(15.1)
4. Personal Loans	**5952299**	**5346354**	**5952299**	**5980893**	**0.5**	**11.9**
	(5610478)	(4938617)	(5610478)	(5656449)	(0.8)	(14.5)
4.1 Consumer Durables	23402	23577	23402	23279	-0.5	-1.3
4.2 Housing	3010477	2741455	3010477	3008941	-0.1	9.8
	(2689068)	(2358299)	(2689068)	(2704137)	(0.6)	(14.7)
4.3 Advances against Fixed Deposits	141101	121868	141101	143518	1.7	17.8
4.4 Advances to Individuals against share & bonds	10080	8472	10080	10488	4.0	23.8
4.5 Credit Card Outstanding	284366	259641	284366	287172	1.0	10.6
4.6 Education	137456	119125	137456	137454	0.0	15.4
4.7 Vehicle Loans	622794	578504	622794	629691	1.1	8.8
4.8 Loan against gold jewellery[4]	208735	101552	208735	223034	6.9	119.6
4.9 Other Personal Loans	1513889	1392161	1513889	1517316	0.2	9.0
	(1493525)	(1367743)	(1493525)	(1497721)	(0.3)	(9.5)
5. Priority Sector (Memo)						
(i) Agriculture & Allied Activities[5]	2287804	2060244	2287804	2233685	-2.4	8.4
(ii) Micro & Small Enterprises[6]	2240503	1964032	2240503	2313293	3.2	17.8
(iii) Medium Enterprises[7]	601451	498958	601451	604299	0.5	21.1
(iv) Housing	746651	753576	746651	744228	-0.3	-1.2
	(665107)	(659843)	(665107)	(663951)	(-0.2)	(0.6)
(v) Education Loans	62825	61027	62825	62637	-0.3	2.6
(vi) Renewable Energy	10325	5712	10325	11979	16.0	109.7
(vii) Social Infrastructure	1316	2619	1316	1147	-12.9	-56.2
(viii) Export Credit	12361	12539	12361	13086	5.9	4.4
(ix) Others	47900	75152	47900	48689	1.6	-35.2
(x) Weaker Sections including net PSLC- SF/MF	1820904	1605821	1820904	1789687	-1.7	11.5

Notes:

(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 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.

(3) 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 Since May 2024, a bank has changed the classification of a category of agricultural loan into "Loans against gold jewellery" under retail segment.

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

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

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