

TABLE 170 : DEPLOYMENT OF BANK CREDIT BY MAJOR SECTORS

(₹ Crore)

Sector	Outstanding as on						
	Jul 29 , 2022	Aug 26 , 2022	Sep 23 , 2022	Oct 21 , 2022	Nov 18 , 2022	Dec 30 , 2022	Jan 27 , 2023
Non-food credit	12337006	12430898	12608087	12857750	12895574	13252881	13287371
1 Agriculture and Allied Activities	1529206	1540450	1561537	1590138	1595185	1630871	1638079
2 Industry (Micro and Small, Medium and Large)	3182010	3194889	3240817	3290584	3294513	3289497	3288520
2.1 Micro and Small	556461	561701	572104	551073	556127	579070	578976
2.2 Medium	231995	232922	238281	234373	237409	251189	249022
2.3 Large	2393554	2400266	2430432	2505137	2500978	2459238	2460522
3 Services	3171545	3161534	3222165	3321382	3315747	3496605	3477952
3.1 Transport Operators	155202	154843	157763	160819	161037	164451	166550
3.2 Computer Software	20925	19697	21519	22337	21210	22404	21071
3.3 Tourism, Hotels and Restaurants	65089	64184	66098	65320	65092	64551	64909
3.4 Shipping	7306	7100	7245	7123	7206	7307	7259
3.5 Aviation	22498	23182	23409	23955	24445	28930	27824
3.6 Professional Services	118567	118689	120581	124531	124321	126739	127711
3.7 Trade	720086	731760	745734	746578	733730	769244	777832
3.7.1 Wholesale Trade ¹	366135	381644	377709	369754	353789	376968	381139
3.7.2 Retail Trade	353950	350116	368025	376824	379941	392276	396692
3.8 Commercial Real Estate	294842	295212	297707	305139	304276	309031	313440
3.9 Non-Banking Financial Companies (NBFCs) ² of which,	1114325	1099392	1124077	1198686	1218791	1310200	1287906
3.9.1 Housing Finance Companies (HFCs)	311661	300879	307931	311566	307661	311071	309755
3.9.2 Public Financial Institutions (PFIs)	145293	139218	143131	158583	178024	181330	181803
3.10 Other Services ³	652707	647474	658034	666894	655639	693750	683451
4 Personal Loans	3594218	3647906	3702006	3770285	3800330	3935144	3958874
4.1 Consumer Durables	18959	19096	18900	19491	20130	20266	20075
4.2 Housing (Including Priority Sector Housing)	1767458	1783815	1803716	1823699	1843862	1895957	1888144
4.3 Advances, against Fixed Deposits(Including FCNR(B),NRNR Deposits, etc)	87991	92579	96332	97615	96188	109937	109749
4.4 Advances to Individuals against share, bonds, etc.	6473	6555	6636	7494	6758	6806	6858
4.5 Credit Card Outstanding	162839	167543	167179	179341	173424	180090	186783
4.6 Education	86090	88626	90858	91783	91069	94288	95226
4.7 Vehicle Loans	436997	442784	447209	459123	465867	482308	494285
4.8 Loans against gold jewellery	77785	78835	81309	84462	83755	85016	85928
4.9 Other Personal Loans	949627	968074	989867	1007278	1019277	1060476	1071826
5 Priority Sector (Memo)	-	-	-	-	-	-	-
5.1 Agriculture and Allied Activities ⁴	1535442	1543634	1601293	1623409	1631458	1673097	1656599
5.2 Micro and Small Enterprises ⁵	1436346	1444704	1478308	1422693	1455964	1523870	1534099
5.3 Medium Enterprises ⁶	367377	365946	371997	369542	369403	386473	393252
5.4 Housing	606970	618053	625520	631708	613395	617924	614829
5.5 Educational Loans	57499	58329	58881	59415	58887	58998	59250
5.6 Renewable Energy	4239	4253	3750	4191	4177	4782	4617
5.7 Social Infrastructure	2535	2388	2412	2402	2394	2473	2499
5.8 Export Credit	18101	21794	20914	22491	20664	21046	19515
5.9 Others	52485	52451	51703	49478	50219	52093	48680
5.10 Weaker Sections including net PSLC- SF/MF	1219078	1243051	1283749	1303955	1327258	1325310	1309824

(Continued)

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

(₹ Crore)

Sector	Outstanding as on					
	Feb 24 , 2023	Mar 24 , 2023	Apr 21 , 2023	May 19 , 2023	Jun 30 , 2023	Jul 28 , 2023
1	9	10	11	12	13	14
Non-food credit	13414993	13655330	13836379	13857522	14363787	14782375 (14165434)
1 Agriculture and Allied Activities	1655938	1687191	1725511	1719260	1796940	1786829
2 Industry (Micro and Small, Medium and Large)	3291205	3336722	3368480	3354988	3423957	3365105 (3347144)
2.1 Micro and Small	587494	598390	597629	603217	625589	613436
2.2 Medium	248894	253384	257742	255858	263291	254561
2.3 Large	2454817	2484949	2513110	2495913	2535077	2497107
3 Services	3523813	3608574	3665569	3682532	3885235	3904927 (3788106)
3.1 Transport Operators	168735	176239	180377	180525	188084	187420
3.2 Computer Software	20621	21559	21568	21525	22867	22015
3.3 Tourism, Hotels and Restaurants	65234	66466	66959	66429	68408	70952
3.4 Shipping	6881	6677	6342	6224	6023	5726
3.5 Aviation	27819	28330	29983	31628	42033	40134
3.6 Professional Services	131443	134661	135928	136103	145311	142178
3.7 Trade	798032	819921	834959	837821	860317	843121
3.7.1 Wholesale Trade ¹	389231	396631	413551	419081	429403	420825
3.7.2 Retail Trade	408801	423291	421409	418739	430914	422296
3.8 Commercial Real Estate	312809	314604	321861	321149	333046	407282 (331156)
3.9 Non-Banking Financial Companies (NBFCs) ² of which,	1309521	1331097	1345436	1339615	1424106	1377165
3.9.1 Housing Finance Companies (HFCs)	307870	314678	313491	315109	330186	316817
3.9.2 Public Financial Institutions (PFIs)	178651	175614	177673	175566	192634	182824
3.10 Other Services ³	682720	709020	722157	741512	795040	808934 (782693)
4 Personal Loans	4013299	4085168	4119592	4137821	4260973	4731833 (4256382)
4.1 Consumer Durables	19922	20044	20295	20542	21431	21169
4.2 Housing (Including Priority Sector Housing)	1910531	1936428	1949920	1956438	1999950	2428202 (1998537)
4.3 Advances, against Fixed Deposits(Including FCNR(B),NRNR Deposits, etc)	113457	121897	112597	110583	120427	109254
4.4 Advances to Individuals against share, bonds, etc.	6937	6778	6803	6791	6934	6720
4.5 Credit Card Outstanding	186856	194282	200258	201131	209376	213592
4.6 Education	96164	96847	97395	97756	101839	103181
4.7 Vehicle Loans	493482	500299	506466	509022	523441	529435
4.8 Loans against gold jewellery	87822	88428	89665	90697	95347	95746
4.9 Other Personal Loans	1098129	1120165	1136194	1144860	1182229	1224534 (1179345)
5 Priority Sector (Memo)	-	-	-	-	-	-
5.1 Agriculture and Allied Activities ⁴	1686333	1708951	1682168	1657924	1818792	1800225
5.2 Micro and Small Enterprises ⁵	1558655	1570231	1580835	1617667	1695793	1678935
5.3 Medium Enterprises ⁶	390714	399260	403313	402915	418443	407279
5.4 Housing	619039	621376	623781	622834	630609	756732 (654784)
5.5 Educational Loans	59362	59507	59290	59466	59873	60338
5.6 Renewable Energy	4642	4656	4614	4752	4568	4532
5.7 Social Infrastructure	2449	2464	2494	2607	2653	2580
5.8 Export Credit	19151	15424	18667	16766	9745	8920
5.9 Others	50056	59659	51805	62878	68321	51555
5.10 Weaker Sections including net PSLC- SF/MF	1372743	1384249	1355514	1309907	1405152	1429701

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 93 per cent of total non-food credit extended by all SCBs, 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.