

**TABLE 46 : SECTORAL DEPLOYMENT OF NON-FOOD GROSS BANK CREDIT**

(₹ Crore)

Sector	Outstanding as on last reporting Friday in March				
	2018-19	2019-20	2020-21	2021-22	2022-23
<b>Non-food Credit</b>	<b>9730112</b>	<b>10319097</b>	<b>10888255</b>	<b>11836304</b>	<b>13655330</b>
<b>1 Agriculture and Allied Activities</b>	<b>1113067</b>	<b>1203176</b>	<b>1329618</b>	<b>1461719</b>	<b>1687191</b>
<b>2 Industry (Micro and Small, Medium and Large)</b>	<b>2837528</b>	<b>2946851</b>	<b>2934689</b>	<b>3156067</b>	<b>3336722</b>
2.1 Micro and Small	371374	403051	433192	532179	598390
2.2 Medium	100786	108573	145209	225885	253384
2.3 Large	2365368	2435227	2356288	2398004	2484949
<b>3 Services</b>	<b>2340659</b>	<b>2672047</b>	<b>2770713</b>	<b>3011975</b>	<b>3608574</b>
3.1 Transport Operators	114749	132566	142994	155352	176239
3.2 Computer Software	17860	19692	19816	20899	21559
3.3 Tourism, Hotels and Restaurants	37036	53891	59525	64378	66466
3.4 Shipping	7521	6246	8066	8436	6677
3.5 Aviation	31389	23579	27519	23979	28330
3.6 Professional Services	155919	170204	108430	116742	134661
3.7 Trade	479994	557115	628249	696301	819921
3.7.1 Wholesale Trade <sup>1</sup>	229809	275907	328461	351213	396631
3.7.2 Retail Trade	250185	281208	299788	345088	423291
3.8 Commercial Real Estate	227932	288231	289474	291168	314604
3.9 Non-Banking Financial Companies (NBFCs) <sup>2</sup> of which,	751146	950901	948568	1022399	1331097
3.9.1 Housing Finance Companies (HFCs)	225505	249478	284469	282048	314678
3.9.2 Public Financial Institutions (PFIs)	49017	44410	82184	137084	175614
3.10 Other Services <sup>3</sup>	517112	469623	538072	612320	709020
<b>4 Personal Loans</b>	<b>2303144</b>	<b>2726864</b>	<b>3009013</b>	<b>3386982</b>	<b>4085168</b>
4.1 Consumer Durables	6878	16092	17265	17088	20044
4.2 Housing (Including Priority Sector Housing)	1176510	1361880	1492302	1684424	1936428
4.3 Advances against Fixed Deposits (Including FCNR (B), NRNR Deposits etc.)	86693	78091	77928	83379	121897
4.4 Advances to Individuals against share, bonds, etc.	6456	6188	5400	6261	6778
4.5 Credit Card Outstanding	87686	119914	131704	148416	194282
4.6 Education	76376	77872	78131	82723	96847
4.7 Vehicle Loans	285258	339519	368412	400968	500299
4.8 Loans against gold jewellery	24671	33257	75049	73960	88428
4.9 Other Personal Loans	552617	694051	762821	889764	1120165
<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>	1112144	1183149	1339464	1484923	1708951
5.2 Micro and Small Enterprises <sup>5</sup>	1067234	1198459	1206003	1373593	1570231
5.3 Medium Enterprises <sup>6</sup>	164836	179173	258462	351900	399260
5.4 Housing	481843	559115	578081	616814	621376
5.5 Educational Loans	57976	61233	59589	58118	59507
5.6 Renewable Energy	1688	1717	1688	3842	4656
5.7 Social Infrastructure	1384	1629	2951	2483	2464
5.8 Export Credit	16010	29969	26684	23646	15424
5.9 Others	11745	19009	15711	41415	59659
5.10 Weaker Sections including net PSLC- SF/MF	791200	936738	1030821	1180928	1384249

- 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) Wholesale trade includes food procurement credit outside the food credit consortium.
  - (5) NBFCs include HFCs, PFIs, Microfinance Institutions (MFIs), NBFCs engaged in gold loan and others.
  - (6) "Other Services" include Mutual Fund (MFs), Banking and Finance other than NBFCs and MFs and other services which are not indicated elsewhere under services.
  - (7) "Agriculture and Allied Activities" under the priority sector also include priority sector lending certificates (PSLCs).
  - (8) "Micro and Small Enterprises" under the priority sector include credit to micro and small enterprises in industry and services sectors and also include PSLCs.
  - (9) "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