

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

(₹ Crore)

Sector	Outstanding as on				Growth(%)	
	Mar. 24, 2023	2023		2024	Financial year so far	Y-o-Y
		Jan. 27	Dec. 29	Jan. 26	2023-24	2024
	1	2	3	4	%	%
I. Bank Credit (II + III)	13675235	13337536	15961345	16044693	17.3	20.3
			(15388272)	(15491457)	(13.3)	(16.1)
II. Food Credit	19906	50165	43139	45619	129.2	-9.1
III. Non-food Credit	13655330	13287371	15918206	15999075	17.2	20.4
			(15345134)	(15445839)	(13.1)	(16.2)
1. Agriculture & Allied Activities	1728063	1676112	1994505	2012507	16.5	20.1
2. Industry (Micro and Small, Medium and Large)	3416353	3372742	3664791	3654130	7.0	8.3
			(3647315)	(3636797)	(6.5)	(7.8)
2.1 Micro and Small	633587	612604	704065	712636	12.5	16.3
2.2 Medium	268557	265621	290511	292257	8.8	10.0
2.3 Large	2514209	2494518	2670215	2649237	5.4	6.2
3. Services	3699716	3569050	4406134	4420556	19.5	23.9
			(4289319)	(4306862)	(16.4)	(20.7)
3.1 Transport Operators	192323	181921	224270	227934	18.5	25.3
3.2 Computer Software	24927	24296	27571	26930	8.0	10.8
3.3 Tourism, Hotels & Restaurants	69462	67989	77442	77512	11.6	14.0
3.4 Shipping	7074	7719	6986	7114	0.6	-7.8
3.5 Aviation	28348	27829	45031	45076	59.0	62.0
3.6 Professional Services	139584	132313	157544	162508	16.4	22.8
3.7 Trade	853417	810997	939929	955025	11.9	17.8
3.7.1 Wholesale Trade ¹	422630	406843	471530	485763	14.9	19.4
3.7.2 Retail Trade	430788	404154	468398	469261	8.9	16.1
3.8 Commercial Real Estate	322573	321624	436186	438435	35.9	36.3
			(369705)	(374173)	(16.0)	(16.3)
3.9 Non-Banking Financial Companies (NBFCs) ² of which,	1342070	1300281	1520800	1503342	12.0	15.6
3.9.1 Housing Finance Companies (HFCs)	318729	313994	328775	337673	5.9	7.5
3.9.2 Public Financial Institutions (PFIs)	175714	181903	212038	210586	19.8	15.8
3.10 Other Services ³	719936	694082	970376	976680	35.7	40.7
			(934558)	(941471)	(30.8)	(35.6)
4. Personal Loans	4180838	4051850	5175423	5217944	24.8	28.8
			(4737380)	(4795805)	(14.7)	(18.4)
4.1 Consumer Durables	20983	21111	24312	24160	15.1	14.4
4.2 Housing	1988532	1939432	2640255	2660342	33.8	37.2
			(2228607)	(2264119)	(13.9)	(16.7)
4.3 Advances against Fixed Deposits	122116	109931	117474	116251	-4.8	5.7
4.4 Advances to Individuals against share & bonds	7634	7677	8257	7413	-2.9	-3.4
4.5 Credit Card Outstanding	204708	196839	251880	258524	26.3	31.3
4.6 Education	96853	95235	114952	117073	20.9	22.9
4.7 Vehicle Loans	502377	496249	583297	577279	14.9	16.3
4.8 Loan against gold jewellery	89382	86815	101925	101934	14.0	17.4
4.9 Other Personal Loans	1148253	1098561	1333071	1354969	18.0	23.3
			(1307065)	(1329351)	(15.8)	(21.0)
5. Priority Sector (Memo)						
(i) Agriculture & Allied Activities ⁴	1746051	1690986	2008819	2032292	16.4	20.2
(ii) Micro & Small Enterprises ⁵	1645484	1605639	1918338	1943836	18.1	21.1
(iii) Medium Enterprises ⁶	423888	416905	468942	469954	10.9	12.7
(iv) Housing	622799	616365	747520	756504	21.5	22.7
			(649527)	(659377)	(5.9)	(7.0)
(v) Education Loans	59513	59259	62256	61984	4.2	4.6
(vi) Renewable Energy	4670	4632	4861	5404	15.7	16.7
(vii) Social Infrastructure	2464	2499	2572	2581	4.8	3.3
(viii) Export Credit	19515	29285	12940	20489	5.0	-30.0
(ix) Others	60835	49735	53282	64169	5.5	29.0
(x) Weaker Sections including net PSLC- SF/MF	1411633	1333312	1570568	1618611	14.7	21.4

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. 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.