

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

(₹ Crore)

Sector	Outstanding as on				Growth (%)	
	Mar.26, 2021	2020	2021		Financial year so far	Y-o-Y
		Sep.25	Aug.27	Sep.24	2021-22	2021
	1	2	3	4	%	%
I. Gross Bank Credit (II+III)	10949509	10271581	10897463	10956792	0.1	6.7
II. Food Credit	61254	66427	68801	62342	1.8	-6.1
III. Non-food Credit	10888255	10205154	10828662	10894450	0.1	6.8
1. Agriculture & Allied Activities	1271047	1201893	1304270	1321325	4.0	9.9
2. Industry (Micro and Small, Medium and Large)	2895786	2760676	2826181	2829547	-2.3	2.5
2.1 Micro and Small ¹	383854	360341	390108	395432	3.0	9.7
2.2 Medium	136054	117541	170177	175081	28.7	49.0
2.3 Large	2375878	2282794	2265896	2259034	-4.9	-1.0
3. Services	2647362	2550706	2594741	2571563	-2.9	0.8
3.1 Transport Operators	133953	127002	131845	131206	-2.1	3.3
3.2 Computer Software	19183	18018	18541	18621	-2.9	3.3
3.3 Tourism, Hotels & Restaurants	48019	48178	48563	48854	1.7	1.4
3.4 Shipping	7188	5082	6997	7384	2.7	45.3
3.5 Aviation	25643	26006	28278	27876	8.6	7.2
3.6 Professional Services	105253	107606	99935	99459	-5.5	-7.6
3.7 Trade	590377	551830	591683	576621	-2.3	4.5
3.7.1 Wholesale Trade	309611	271763	309807	291589	-5.8	7.3
3.7.2 Retail Trade	280766	280067	281876	285033	1.5	1.8
3.8 Commercial Real Estate	264246	256272	258286	255778	-3.2	-0.2
3.9 Non-Banking Financial Companies (NBFCs) ² of which,	937949	899302	870541	876825	-6.5	-2.5
3.9.1 Housing Finance Companies (HFCs)	215189	189865	205093	212148	-1.4	11.7
3.9.2 Public Financial Institutions (PFIs)	78442	52347	77833	79674	1.6	52.2
3.10 Other Services ³	515550	511412	540073	528938	2.6	3.4
4. Personal Loans	2845527	2604048	2893913	2918538	2.6	12.1
4.1 Consumer Durables	8810	7788	10258	10904	23.8	40.0
4.2 Housing	1458358	1356531	1469744	1478451	1.4	9.0
4.3 Advances against Fixed Deposits	62975	56882	61088	63690	1.1	12.0
4.4 Advances to Individuals against share & bonds	4419	6003	4390	4481	1.4	-25.4
4.5 Credit Card Outstanding	116537	105640	115612	115641	-0.8	9.5
4.6 Education	63968	65336	62964	63437	-0.8	-2.9
4.7 Vehicle Loans	267352	248368	268643	270378	1.1	8.9
4.8 Loan against gold jewellery	60724	40086	62926	63770	5.0	59.1
4.9 Other Personal Loans	802385	717414	838288	847788	5.7	18.2
5. Priority Sector (Memo)						
5.1 Agriculture & Allied Activities ⁴	1235082	1153293	1249775	1261764	2.2	9.4
5.2 Micro & Small Enterprises ⁵	1113243	1130647	1110565	1100816	-1.1	-2.6
5.3 Medium Enterprises ⁶	207615	176469	215688	219344	5.6	24.3
5.4 Housing	468659	463289	470652	446129	-4.8	-3.7
5.5 Education Loans	48201	51928	46993	47201	-2.1	-9.1
5.6 Renewable Energy	1171	1210	1313	1423	21.5	17.5
5.7 Social Infrastructure	2352	1081	2619	2323	-1.2	114.8
5.8 Export Credit ⁷	19028	15822	17875	21444	12.7	35.5
5.9 Others	9169	10857	15988	16595	81.0	52.9
5.10 Weaker Sections including net PSLC- SF/MF	813263	747551	814998	844833	3.9	13.0

Note 1: Data are provisional. Gross bank 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 90 per cent of total non-food credit extended by all SCBs.

Note 2: With effect from January 2021, sectoral credit data are based on revised format due to which values and growth rates of some of the existing components published earlier have undergone some changes

¹ Micro & Small includes credit to micro & small industries in the manufacturing sector.

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 also include priority sector lending certificates (PSLCs).

⁵ Micro and Small Enterprises include credit to micro and small enterprises in manufacturing and services sector and also include PSLCs.

⁶ Medium Enterprises include credit to medium enterprises in the manufacturing and services sector.

⁷ Export credit under the priority sector relates to foreign banks only.