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

(₹ Crore)

Name		Outstanding as on				Growth (%)	
L. Gross Bank Credit (H-HII)	Sector		2020	2021		year so	Y-0-Y
Corons Bank Credit (H-III)			May.22	Apr.23	May.21	2021-22	2021
1. Food Credit   108825.5   1014337   1080209   10742926   -1.3   5.9     1. Agriculture & Altied Activities   129914   1165207   1291299   1284756   -1.2   10.3     2. Industry (Nicro and Small, Medium and Large)   2918028   2861608   2895875   288797   -1.2   0.8     2. Industry (Nicro and Small, Medium and Large)   2918028   2861608   2895875   288797   -1.2   0.8     2. Industry (Nicro and Small, Medium and Large)   2918028   2861608   2895875   288797   -1.2   0.8     2. Industry (Nicro and Small, Medium and Large)   2918028   2861608   2895875   288797   -1.2   0.8     2. Industry (Nicro and Small, Medium and Large)   2918028   2861608   2895875   288797   -1.2   0.8     2. Industry (Nicro and Small, Medium and Large)   2918028   2895875   288797   -1.2   0.8     2. Industry (Nicro and Small, Medium and Large)   2918028   2895877   24579   -1.3   -1.7     3. Services   2630566   2524078   259246   2571903   -1.3   -1.9     3. I. Tumsport Operators   145195   142290   143900   142300   -2.0   0.0     3. I. Tumsport Operators   49590   45778   50395   49513   -0.2   8.2     3. I. Tumsport Operators   49590   45778   50395   49513   -0.2   8.2     3. I. Standard   49590   45778   50395   49513   -0.2   8.2     3. I. Standard   49590   45778   50395   49513   -0.2   8.2     3. I. Standard   49590   45778   50395   49513   -0.2   8.2     3. I. Standard   49590   45778   50395   49513   -0.2   8.2     3. I. Standard   49590   45778   50395   49513   -0.2   8.2     3. I. Standard   49590   49578   50395   49513   -0.2   8.2     3. I. Standard   49590   49578   50395   49513   -0.2   8.2     3. I. Standard   49590   49578   50395   49513   -0.2   8.2     3. I. Standard   49590   49578   50395   49513   -0.2   8.2     3. I. Standard   49590   49578   50395   49513   -0.2   8.2     3. I. Standard   49590   49578   49590   49590   49590   49590   49590   49590   49590   49590   49590   49590   49590   49590   49590   49590   49590   49590   49590   49590   49590   49590   49590   49590   49590   49590   49590   49		1	2		4	%	%
1. Food Credit   108825.5   1014337   1080209   10742926   -1.3   5.9     1. Agriculture & Altied Activities   129914   1165207   1291299   1284756   -1.2   10.3     2. Industry (Nicro and Small, Medium and Large)   2918028   2861608   2895875   288797   -1.2   0.8     2. Industry (Nicro and Small, Medium and Large)   2918028   2861608   2895875   288797   -1.2   0.8     2. Industry (Nicro and Small, Medium and Large)   2918028   2861608   2895875   288797   -1.2   0.8     2. Industry (Nicro and Small, Medium and Large)   2918028   2861608   2895875   288797   -1.2   0.8     2. Industry (Nicro and Small, Medium and Large)   2918028   2861608   2895875   288797   -1.2   0.8     2. Industry (Nicro and Small, Medium and Large)   2918028   2895875   288797   -1.2   0.8     2. Industry (Nicro and Small, Medium and Large)   2918028   2895877   24579   -1.3   -1.7     3. Services   2630566   2524078   259246   2571903   -1.3   -1.9     3. I. Tumsport Operators   145195   142290   143900   142300   -2.0   0.0     3. I. Tumsport Operators   49590   45778   50395   49513   -0.2   8.2     3. I. Tumsport Operators   49590   45778   50395   49513   -0.2   8.2     3. I. Standard   49590   45778   50395   49513   -0.2   8.2     3. I. Standard   49590   45778   50395   49513   -0.2   8.2     3. I. Standard   49590   45778   50395   49513   -0.2   8.2     3. I. Standard   49590   45778   50395   49513   -0.2   8.2     3. I. Standard   49590   45778   50395   49513   -0.2   8.2     3. I. Standard   49590   49578   50395   49513   -0.2   8.2     3. I. Standard   49590   49578   50395   49513   -0.2   8.2     3. I. Standard   49590   49578   50395   49513   -0.2   8.2     3. I. Standard   49590   49578   50395   49513   -0.2   8.2     3. I. Standard   49590   49578   50395   49513   -0.2   8.2     3. I. Standard   49590   49578   49590   49590   49590   49590   49590   49590   49590   49590   49590   49590   49590   49590   49590   49590   49590   49590   49590   49590   49590   49590   49590   49590   49590   49590   49590   49	I. Gross Bank Credit (II+III)	10949509	10222753	10860425	10833589	-1.1	6.0
1. Agriculture & Allied Activities   129914   1165207   1291299   1284756   -1.2   0.8     2. Industry (Witter and Small, Medium and Large )   2918028   2861608   2895875   2883797   -1.2   0.8     2. Micro and Small   338354   352349   372063   370718   -3.4   5.0     2. Micro and Small   383354   352349   372063   370718   -3.4   5.0     2. Jarge   2398121   2408812   2380760   2367530   -1.3   -1.7     3. Services   2603666   2524078   25292346   2571093   -2.3   1.19     3. Fervices   145195   142290   143969   142300   -2.0   0.0     3. L'Iransport Operators   145195   142290   143969   142300   -2.0   0.0     3. L'Iransport Operators   21043   19702   20957   20155   -4.2   2.3     3. 3 Tourism, Hotela & Restaurants   49590   45778   50395   49513   -0.2   8.2     3. Aviation   25624   24973   26309   5413   -0.2   8.2     3. Aviation   25624   24973   26309   5414   -2.6   -0.1     3. Aviation   25624   24973   26309   26144   -2.0   4.7     3. Frodesional Services   119488   118293   114327   113092   -5.4   -4.4     3. Trade   319197   265199   31698   315911   -1.0   19.1     3. Trade   319197   265199   31698   315911   -1.0   19.1     3. Commercial Real Estate   228343   281301   292350   298570   0.0   6.1     3. Commercial Real Estate   225547   227847   234890   233695   -0.8   2.6     3. Housing Financal Companies (RIFCs)   67 which   878966   873966   923756   899502   -4.8   2.2     3. Housing Finance Companies (RIFCs)   67 which   878966   323756   899502   -4.8   2.2     3. Housing Finance Companies (RIFCs)   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   67000   6							
2. Industry (Mirco and Small II defium and Large )   2918028   2861608   2895875   2883797   -1.2   0.8   2.1 Mirco and Small II   3838354   352949   372063   370718   -3.4   5.0   2.2 Medium   136054   99847   143052   145549   7.0   45.8   2.3 Large   2398121   2408812   2380760   2367530   -1.3   -1.7   3. Service   2630566   2524078   2292346   2571093   -2.3   1.9   3. Service   2630566   2524078   2292346   2571093   -2.3   1.9   3. 1 Transport Operators   145195   142290   143969   142300   -2.0   0.0   3. 2 Computer Software   21043   19702   20957   20155   -4.2   2.3   3. 3 Tourism, Hotels & Restaurants   49590   45778   50395   49513   -0.2   8.2   3. 4 Shipping   7172   5248   5409   5244   -2.6   -0.1   3. 5 Avitation   25624   24973   26309   26144   2.0   4.7   3. 6 Professional Services   119488   118293   114327   113092   -5.4   -4.4   3. 7 Trade   617627   546500   6009247   614482   -0.5   12.4   3. 7 Trade   319197   265199   316896   315911   -1.0   19.1   3. 7. 2 Retail Trade   298430   281301   292350   2938570   0.0   61   3. 8 Commercial Real Estate   2235547   227347   223480   233695   -0.8   2.6   3. 9 Non-Banking Financial Companies (NBFCs)   07 which   945061   879966   923756   899502   -4.8   2.2   3. 9 14 Dataing Financial Companies (NBFCs)   07 which   945061   879966   923756   899502   -4.8   2.2   3. 9 14 Dataing Financial Companies (NBFCs)   07 which   945061   879966   923756   899502   -4.8   2.2   3. 9 14 Dataing Financial Companies (NBFCs)   07 which   945061   879966   923756   899502   -4.8   2.2   3. 9 14 Dataing Financial Companies (NBFCs)   07 which   945061   879966   923756   94000   940000   9400000   940000000000	III. Non-food Credit	10888255	10143337	10802090	10742926	-1.3	5.9
2.1 Micro and Small   383854   352949   372063   370718   -3.4   5.0   2.2 Medium   136054   99847   143052   145549   7.0   45.8   2.3 Large   2398121   2408812   2380760   2367530   -1.3   -1.7   3. Services   2630566   2524078   25292346   2571093   -2.3   1.9   3.1 Transport Operators   145195   142290   143969   142300   -2.0   0.0   3.2 Computer Software   21043   19702   20957   20155   -4.2   2.3   3.3 Tourism, Hotek & Restaurants   49590   45778   50395   49513   -0.2   8.2   3.3 Tourism, Hotek & Restaurants   49590   45778   50395   49513   -0.2   8.2   3.4 Shipping   7.172   5248   5409   5244   -26.9   -0.1   3.5 Aviation   25624   24973   26309   26144   2.0   4.7   3.6 Professional Services   119488   118293   114327   113092   -5.4   3.7 Trade   617627   546500   609247   614482   -0.5   12.4   3.7.1 Wholesale Trade   319197   265199   316896   315911   -1.0   19.1   3.7.2 Retail Trade   2398430   221301   292350   298570   0.0   6.1   3.8 Commercial Real Estate   235547   227847   234890   233695   -0.8   2.6   3.9 Non-Bunking Financial Companies (NBFCs)   of which,   487096   323756   899502   -4.8   2.2   3.9 1 Housing Finance Companies (HFCs)   187344   165677   183748   168213   -10.2   1.5   3.9 2 Public Financial Institutions (PFIs)   78441   28491   75200   74262   -5.3   160.6   4. Presonal Loans   2813713   2478860   2810419   27273   7049   -3.5   -19.0   4. Presonal Loans   2813713   2478860   2810419   247826   -0.9   12.4   4.1 Cosumer Durables   7307   8702   7273   7049   -3.5   -19.0   4.2 Housing   445006   1328100   1461491   1462029   0.2   10.1   4.3 Advances against Fixed Deposits   71544   63594   70693   6610   -7.0   4.6   4.6 Education   636805   65205   65205   62909   62965   -1.3   3.4   4.5 Credit Card Outshanding   116337   22887   11566   104475   -10.4   12.5   5.7 Horitop Sector (Memo)   1171   688   1157   1144   -2.3   66.2   5.8 Rowneds to Individuals against share & bonds   4870   486291   473957   472326   0.5   -2.0   5.1 Agrounce & Diadriculas against sh	1. Agriculture & Allied Activities	1299914	1165207	1291299	1284756	-1.2	10.3
2.2 Medium	2. Industry (Micro and Small, Medium and Large )	2918028	2861608	2895875	2883797	-1.2	0.8
2.3 Large   2398121   2408812   238070   2367330   -1.3   -1.7     3. Services   2630566   2524078   2592346   2571093   -2.3   1.9     3.1 Transport Operators   145195   142290   143969   142300   -2.0   0.0     3.2 Computer Software   21043   19702   20957   20155   -4.2   2.3     3.3 Tourism Hotels & Restaurants   49590   45778   50395   49513   -0.2   8.2     3.4 Shipping   7172   5248   5409   5244   -26.9   -0.1     3.5 Aviation   25624   24973   26309   26144   2.0   4.7     3.6 Professional Services   1119488   118293   114327   113092   -5.4   -4.4     3.7 Trade   617627   546500   609247   614482   -0.5   12.4     3.7.1 Wholesale Trade   298430   281301   292350   298570   0.0   6.1     3.8 Commercial Real Estate   235547   227847   234890   233695   -0.8   2.6     3.9 Nor-Banking Financial Companies (NBFCs)   04066,   187324   165677   183748   168213   -1.0   1.5     3.9 2 Public Financial Institutions (PFIs)   78441   28841   28841   28841   27800   74062   -5.3   160.6     3.10 Other Services   2813713   2478860   281041   2787265   -0.9   12.4     4.1 Consumer Durables   7307   8702   7273   7049   -3.5   -19.0     4.2 Housing   1459066   1328100   1461491   1462029   0.2   10.1     4.3 Advances against Fixed Deposits   1459066   1328100   1461491   1462029   0.2   10.1     4.3 Advances against Fixed Deposits   4570   4503   4474   4401   -3.7   -2.3     4.5 Credit Card Outstanding   116537   29287   113566   104475   -1.0   1.5     5.1 Agriculture & Mitcle Activities   51405   118301   1266715   1258377   -0.5   10.5     5.2 Micro & Small Enterprise   46906   46095   106053   1060534   1027910   -7.2   -3.6     5.3 Medium Enterprise   20622   111491   189012   183639   -1.0   -7.2   -3.6     5.4 Housing   4490863   462901   473957   472326   0.5   2.0     5.5 Education Losus   48201   52906   47510   47526   -1.4   -8.8     5.6 Renewable Energy   1171   688   11571   1144   -2.3   66.2     5.7 Social Infrastructure   2352   837   2327   2424   3.1   193.1     5.8 Dotes   4700000000000000000000	2.1 Micro and Small <sup>1</sup>	383854	352949	372063	370718	-3.4	5.0
3. Services   2630566   2524078   2592346   2571093   2-23   1.9     3.1 Transport Operators   145195   142290   143969   142300   2-20   0.0     3.2 Computer Software   21043   19702   20957   20155   4-2   2.3     3.3 Tourism, Hotek & Restaurants   49590   45778   50395   49513   0-02   8.2     3.4 Shipping   7172   5248   5409   5244   2-69   0-01     3.5 Aviation   25624   24973   26309   26144   2.0   4.7     3.6 Professional Services   119488   118293   114327   113092   5-54   4-4     3.7 Trade   617627   546500   609247   614482   0-5   12.4     3.7.1 Wholesale Trade   319197   265199   316896   315911   -1.0   19.1     3.7.2 Retail Trade   298430   281301   292350   298570   0.0   6.1     3.8 Commercial Real Estate   235547   227847   234890   233695   -0.8   2.6     3.9 Non-Banking Financial Companies (NBFCS <sup>2</sup> of whitch,   945061   879966   923756   899502   -4.8   2.2     3.9.1 Housing Finance Companies (IPCs)   187324   165657   183748   168213   -10.2   1.5     3.9.2 Public Financial Institutions (PFIs)   78441   28491   75200   74262   -5.3   160.6     3.10 Other Services   464219   513482   463088   466967   0.6   -9.1     4. Personal Loans   2813713   2478860   237756   -0.9   12.4     4. Personal Loans   2813713   2478860   187205   -0.9   12.4     4. Personal Loans   2813713   2478860   182100   1461491   1462029   0.2   10.1     4.3 Advances against Fixed Deposits   71544   63594   70693   66510   -7.0   4.6     4.4 Advances to Individuals against share & bonds   4570   4503   4744   4401   -3.7   -2.3     4.5 Credit Card Oustanding   116337   92887   113566   104475   -10.4   12.5     5. Priority Sector (Menno)   5.1 Agriculture & Allied Activité   116337   92887   113566   104475   -10.4   12.5     5. Priority Sector (Menno)   5.1 Agriculture & Allied Activité   116338   469863   462901   473957   472326   0.5   2.0     5. S dicco & Small Enterprise   1107336   1060533   1060534   1027910   -7.2   -3.6     5. Romewale Energy   1171   688   1157   1144   -2.3   66.5     5. S Ochers   1818	2.2 Medium	136054	99847	143052	145549	7.0	45.8
3.1 Transport Operators	2.3 Large	2398121	2408812	2380760	2367530	-1.3	-1.7
3.2 Computer Software	3. Services	2630566	2524078	2592346	2571093	-2.3	1.9
3.3 Tourism, Hotels & Restaurants	3.1 Transport Operators	145195	142290	143969	142300	-2.0	
3.4 Shipping	3.2 Computer Software	21043	19702	20957	20155	-4.2	2.3
3.5 Aviation	3.3 Tourism, Hotels & Restaurants	49590	45778	50395	49513	-0.2	8.2
3.6 Professional Services	3.4 Shipping	7172	5248	5409	5244	-26.9	-0.1
3.7 Trade	3.5 Aviation	25624	24973	26309		2.0	4.7
3.7.1 Wholesale Trade 3.7.2 Retail Trade 2.98430 2.81301 2.92350 2.98570 0.0 6.1 3.8 Commercial Real Estate 2.35547 2.27847 2.34890 2.33695 -0.8 2.6 3.9 Non-Banking Financeal Companies (NBFCs) <sup>2</sup> of which, 3.9.1 Housing Finance Companies (HFCs) 3.9.2 Public Financial Institutions (PFIs) 3.9.2 Public Financial Institutions (PFIs) 3.10 Other Services <sup>3</sup> 4.64219 5.13482 4.65677 4.03484 4.1 Consumer Durables 2.813713 2.478860 2.810419 2.7273 2.7049 3.5.5 July Consumer Durables 4.2 Consumer Durables 4.3 Advances against Fixed Deposits 7.1544 7.1544 7.1545 7.1544 7.1545 7.1544 7.1545 7.1544 7.1545 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.1544 7.15	3.6 Professional Services	119488	118293	114327	113092	-5.4	-4.4
3.72 Retail Trade  3.8 Commercial Real Estate  2.35547 227847 234890 233695 -0.8 2.6 3.9 Non-Banking Financial Companies (NBFCs) <sup>2</sup> of which, 3.9 I Housing Finance Companies (NBFCs) <sup>2</sup> of which, 3.10 Other Services <sup>3</sup> 464219 513482 463088 466967 0.6 -9.1 4. Personal Loans 4.1 Consumer Durables 4.2 Housing 4.2 Housing 4.3 Advances against Fixed Deposits 4.4 Advances to Individuals against share & bonds 4.5 Credit Card Outstanding 4.7 Vehicle Loans 4.7 Vehicle Loans 4.8 Oan against gold jewellery 4.8 Loan against gold jewellery 4.9 Other Personal Loans 5. Priority Sector (Memo) 5.1 Agriculture & Allied Activities <sup>6</sup> 5.2 Micro & Small Enterprises <sup>6</sup> 5.3 Renewable Energy 1171 688 1157 1144 -2.3 66.2 5.7 Social Infrastructure 2352 827 2327 2424 3.1 193.1 5.8 Export Credit 7 1900ers	3.7 Trade	617627	546500	609247	614482	-0.5	12.4
3.8 Commercial Real Estate 3.9 Non-Banking Financial Companies (NBFCs) of which, 3.9 Non-Banking Financial Companies (HFCs) 3.9.1 Housing Finance Companies (HFCs) 3.9.2 Public Financial Institutions (PFIs) 3.9.2 Public Financial Institutions (PFIs) 3.10 Other Services 3 464219 513482 463088 466967 0.6 -9.1 4. Personal Loans 2813713 2478860 2810419 2787265 -0.9 12.4 4.1 Consumer Durables 7307 8702 7273 7049 -3.5 -19.0 4.2 Housing 1459066 1328100 1461491 1462029 0.2 10.1 4.3 Advances against Fixed Deposits 71544 63594 70693 66510 -7.0 4.6 4.4 Advances to Individuals against share & bonds 4570 4503 4474 4401 -3.7 -2.3 4.5 Credit Card Outstanding 116537 92887 113566 104475 -10.4 12.5 4.6 Education 63805 65205 62909 62965 -1.3 -3.4 4.7 Vehicle Loans 241657 214548 242443 240170 -0.6 11.9 4.8 Loan against gold jewellery 60726 46415 62238 62101 2.3 33.8 4.9 Other Personal Loans 788503 654006 785334 777567 -1.4 18.7 5. Priority Sector (Memo) 5.1 Agriculture & Allied Activities 11027910 -7.2 -3.6 5.2 Micro & Small Enterprises 9 1107236 106593 1060534 1027910 -7.2 -3.6 5.3 Medium Enterprises 9 1107236 106593 1060534 1027910 -7.2 -3.6 5.4 Renewable Energy 11171 688 1157 1144 -2.3 66.2 5.7 Social Infrastructure 2352 827 2327 2424 3.1 193.1 5.8 Export Credit 1 19028 17406 19058 15649 -17.8 -10.1 5.9 Others	3.7.1 Wholesale Trade	319197	265199	316896	315911	-1.0	19.1
3.9 Non-Banking Financial Companies (NBFCs) of which,   3.9 Housing Finance Companies (HFCs)   187324   165677   183748   168213   -10.2   1.5   1.5   3.9 Lublic Financial Institutions (PFIs)   78441   28491   75200   74262   -5.3   160.6   160.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1	3.7.2 Retail Trade	298430	281301	292350	298570	0.0	
3.9.1 Housing Finance Companies (HFCs)   187324   165677   183748   168213   -10.2   1.5     3.9.2 Public Financial Institutions (PFIs)   78441   28491   75200   74262   -5.3   160.6     3.10 Other Services   3   464219   513482   463088   466967   0.6   -9.1     4. Personal Loans   2813713   2478860   2810419   2787265   -0.9   12.4     4.1 Consumer Durables   7307   8702   7273   7049   -3.5   -19.0     4.2 Housing   1459066   1328100   1461491   1462029   0.2   10.1     4.3 Advances against Fixed Deposits   4570   4503   4474   4401   -3.7   -2.3     4.5 Credit Card Outstanding   116537   92887   113566   104475   -10.4   12.5     4.6 Education   63805   65205   62909   62965   -1.3   -3.4     4.7 Vehicle Loans   241657   214548   242443   240170   -0.6   11.9     4.8 Loan against gold jewellery   60726   46415   62238   62101   2.3   33.8     4.9 Other Personal Loans   788503   654906   785334   777567   -1.4   18.7     5. Priority Sector (Memo)   5.1 Agriculture & Allied Activities   1107236   1065953   1060534   1027910   -7.2   -3.6     5.3 Medium Enterprises   206122   111491   189012   183639   -10.9   64.7     5.4 Housing   469863   462901   473957   472326   0.5   2.0     5.5 Education Loans   48201   52106   47510   47526   -1.4   -8.8     5.6 Renewable Energy   1171   688   1157   1144   -2.3   66.2     5.7 Social Infrastructure   2352   827   2327   2424   3.1   193.1     5.8 Export Credit   19028   17406   19058   15649   -17.8   -10.1     5.9 Others   18818   12989   20638   22417   19.1   72.6	_	235547		234890		-0.8	
3.9.2 Public Financial Institutions (PFIs)   78441   28491   75200   74262   -5.3   160.6     3.10 Other Services \$   464219   513482   463088   466967   0.6   -9.1     4. Personal Loans   2813713   2478860   2810419   2787265   -0.9   12.4     4.1 Consumer Durables   7307   8702   7273   7049   -3.5   -19.0     4.2 Housing   1459066   1328100   1461491   1462029   0.2   10.1     4.3 Advances against Fixed Deposits   71544   63594   70693   66510   -7.0   4.6     4.4 Advances to Individuals against share & bonds   4570   4503   4474   4401   -3.7   -2.3     4.5 Credit Card Outstanding   116537   92887   113566   104475   -10.4   12.5     4.6 Education   63805   65205   62909   62965   -1.3   -3.4     4.7 Vehicle Loans   241657   214548   242443   240170   -0.6   11.9     4.8 Loan against gold jewellery   60726   46415   62238   62101   2.3   33.8     4.9 Other Personal Loans   788503   654906   785334   777567   -1.4   18.7     5. Priority Sector (Memo)   5.1 Agriculture & Allied Activities   1107236   1065953   1060534   1027910   -7.2   -3.6     5.3 Medium Enterprises   206122   111491   189012   183639   -10.9   64.7     5.4 Housing   469863   462901   473957   472326   0.5   2.0     5.5 Education Loans   48201   52106   47510   47526   -1.4   -8.8     5.6 Renewable Energy   1171   688   1157   1144   -2.3   66.2     5.7 Social Infrastructure   2352   827   2327   2424   3.1   193.1     5.8 Export Credit   19088   17406   19058   15649   -17.8   -10.1     5.9 Others   18818   12989   20638   22417   19.1   72.6	• , , ,						
3.10 Other Services   3							
A. Personal Loans   2813713   2478860   2810419   2787265   -0.9   12.4							
4.1 Consumer Durables   7307   8702   7273   7049   -3.5   -19.0     4.2 Housing   1459066   1328100   1461491   1462029   0.2   10.1     4.3 Advances against Fixed Deposits   71544   63594   70693   66510   -7.0   4.6     4.4 Advances to Individuals against share & bonds   4570   4503   4474   4401   -3.7   -2.3     4.5 Credit Card Outstanding   116537   92887   113566   104475   -10.4   12.5     4.6 Education   63805   65205   62909   62965   -1.3   -3.4     4.7 Vehicle Loans   241657   214548   242443   240170   -0.6   11.9     4.8 Loan against gold jewellery   60726   46415   62238   62101   2.3   33.8     4.9 Other Personal Loans   788503   654906   785334   777567   -1.4   18.7     5. Priority Sector (Memo)   5.1 Agriculture & Allied Activities   5.2 Micro & Small Enterprises   1107236   1065953   1060534   1027910   -7.2   -3.6     5.2 Micro & Small Enterprises   206122   111491   189012   183639   -10.9   64.7     5.4 Housing   469863   462901   473957   472326   0.5   2.0     5.5 Education Loans   48201   52106   47510   47526   -1.4   -8.8     5.6 Renewable Energy   1171   688   1157   1144   -2.3   66.2     5.7 Social Infrastructure   2352   827   2327   2424   3.1   193.1     5.8 Export Credit   5.9 Others   18818   12989   20638   22417   19.1   72.6							
4.2 Housing							
4.3 Advances against Fixed Deposits 4.4 Advances to Individuals against share & bonds 4.5 Credit Card Outstanding 4.5 Credit Card Outstanding 4.6 Education 4.7 Vehicle Loans 4.8 Loan against gold jewellery 4.9 Other Personal Loans 5. Priority Sector (Memo) 5.1 Agriculture & Allied Activities 5.2 Micro & Small Enterprises 5.3 Medium Enterprises 6 71544 63594 70693 66510 7.0 4.6 63505 63903 64474 4401 7.7 7.6 7.0 4.6 63507 65205 62909 62965 7.1 3. 3.4 4.7 Vehicle Loans 4.8 Loan against gold jewellery 60726 646415 62238 62101 2.3 33.8 777567 7.1.4 18.7 777567 7.1.4 18.7 77567 7.1.4 18.7 77567 7.1.4 18.7 77567 7.1.4 18.7 77567 7.1.4 18.7 77567 7.1.4 18.7 77567 7.1.4 18.7 77567 7.1.4 18.7 77567 7.1.4 18.7 77567 7.1.4 18.7 77567 7.1.4 18.7 77567 7.1.4 18.7 77567 7.1.4 18.7 77567 7.1.4 18.7 77567 7.1.4 18.7 77567 7.1.4 18.7 7.5 7.6 1.6 1.7 1.7 1.7 1.7 1.7 1.7 1.7 1.7 1.7 1.7							
4.4 Advances to Individuals against share & bonds	The state of the s						
4.5 Credit Card Outstanding							
4.6 Education       63805       65205       62909       62965       -1.3       -3.4         4.7 Vehicle Loans       241657       214548       242443       240170       -0.6       11.9         4.8 Loan against gold jewellery       60726       46415       62238       62101       2.3       33.8         4.9 Other Personal Loans       788503       654906       785334       777567       -1.4       18.7         5. Priority Sector (Memo)       1264151       1138301       1266715       1258377       -0.5       10.5         5.2 Micro & Small Enterprises <sup>5</sup> 1107236       1065953       1060534       1027910       -7.2       -3.6         5.3 Medium Enterprises <sup>6</sup> 206122       111491       189012       183639       -10.9       64.7         5.4 Housing       469863       462901       473957       472326       0.5       2.0         5.5 Education Loans       48201       52106       47510       47526       -1.4       -8.8         5.6 Renewable Energy       1171       688       1157       1144       -2.3       66.2         5.7 Social Infrastructure       2352       827       2327       2424       3.1       193.1         5.9							
4.7 Vehicle Loans       241657       214548       242443       240170       -0.6       11.9         4.8 Loan against gold jewellery       60726       46415       62238       62101       2.3       33.8         4.9 Other Personal Loans       788503       654906       785334       777567       -1.4       18.7         5. Priority Sector (Memo)       1264151       1138301       1266715       1258377       -0.5       10.5         5.2 Micro & Small Enterprises <sup>5</sup> 1107236       1065953       1060534       1027910       -7.2       -3.6         5.3 Medium Enterprises <sup>6</sup> 206122       111491       189012       183639       -10.9       64.7         5.4 Housing       469863       462901       473957       472326       0.5       2.0         5.5 Education Loans       48201       52106       47510       47526       -1.4       -8.8         5.6 Renewable Energy       1171       688       1157       1144       -2.3       66.2         5.7 Social Infrastructure       2352       827       2327       2424       3.1       193.1         5.9 Others       18818       12989       20638       22417       19.1       72.6	~						
4.8 Loan against gold jewellery       60726       46415       62238       62101       2.3       33.8         4.9 Other Personal Loans       788503       654906       785334       777567       -1.4       18.7         5. Priority Sector (Memo)       1264151       1138301       1266715       1258377       -0.5       10.5         5.2 Micro & Small Enterprises <sup>5</sup> 1107236       1065953       1060534       1027910       -7.2       -3.6         5.3 Medium Enterprises <sup>6</sup> 206122       111491       189012       183639       -10.9       64.7         5.4 Housing       469863       462901       473957       472326       0.5       2.0         5.5 Education Loans       48201       52106       47510       47526       -1.4       -8.8         5.6 Renewable Energy       1171       688       1157       1144       -2.3       66.2         5.7 Social Infrastructure       2352       827       2327       2424       3.1       193.1         5.8 Export Credit       19028       17406       19058       15649       -17.8       -10.1         5.9 Others       18818       12989       20638       22417       19.1       72.6							
4.9 Other Personal Loans       788503       654906       785334       777567       -1.4       18.7         5. Priority Sector (Memo)       1264151       1138301       1266715       1258377       -0.5       10.5         5.2 Micro & Small Enterprises <sup>5</sup> 1107236       1065953       1060534       1027910       -7.2       -3.6         5.3 Medium Enterprises <sup>6</sup> 206122       111491       189012       183639       -10.9       64.7         5.4 Housing       469863       462901       473957       472326       0.5       2.0         5.5 Education Loans       48201       52106       47510       47526       -1.4       -8.8         5.6 Renewable Energy       1171       688       1157       1144       -2.3       66.2         5.7 Social Infrastructure       2352       827       2327       2424       3.1       193.1         5.8 Export Credit       19028       17406       19058       15649       -17.8       -10.1         5.9 Others       18818       12989       20638       22417       19.1       72.6							
5. Priority Sector (Memo)       1264151       1138301       1266715       1258377       -0.5       10.5         5.2 Micro & Small Enterprises <sup>5</sup> 1107236       1065953       1060534       1027910       -7.2       -3.6         5.3 Medium Enterprises <sup>6</sup> 206122       111491       189012       183639       -10.9       64.7         5.4 Housing       469863       462901       473957       472326       0.5       2.0         5.5 Education Loans       48201       52106       47510       47526       -1.4       -8.8         5.6 Renewable Energy       1171       688       1157       1144       -2.3       66.2         5.7 Social Infrastructure       2352       827       2327       2424       3.1       193.1         5.8 Export Credit       19028       17406       19058       15649       -17.8       -10.1         5.9 Others       18818       12989       20638       22417       19.1       72.6							
5.1 Agriculture & Allied Activities 5.2 Micro & Small Enterprises 5       1264151       1138301       1266715       1258377       -0.5       10.5         5.2 Micro & Small Enterprises 5       1107236       1065953       1060534       1027910       -7.2       -3.6         5.3 Medium Enterprises 6       206122       111491       189012       183639       -10.9       64.7         5.4 Housing       469863       462901       473957       472326       0.5       2.0         5.5 Education Loans       48201       52106       47510       47526       -1.4       -8.8         5.6 Renewable Energy       1171       688       1157       1144       -2.3       66.2         5.7 Social Infrastructure       2352       827       2327       2424       3.1       193.1         5.8 Export Credit 7       19028       17406       19058       15649       -17.8       -10.1         5.9 Others       18818       12989       20638       22417       19.1       72.6		/88503	654906	785334	///56/	-1.4	18.7
5.2 Micro & Small Enterprises <sup>5</sup> 1107236       1065953       1060534       1027910       -7.2       -3.6         5.3 Medium Enterprises <sup>6</sup> 206122       111491       189012       183639       -10.9       64.7         5.4 Housing       469863       462901       473957       472326       0.5       2.0         5.5 Education Loans       48201       52106       47510       47526       -1.4       -8.8         5.6 Renewable Energy       1171       688       1157       1144       -2.3       66.2         5.7 Social Infrastructure       2352       827       2327       2424       3.1       193.1         5.8 Export Credit       19028       17406       19058       15649       -17.8       -10.1         5.9 Others       18818       12989       20638       22417       19.1       72.6	4	1264151	1120201	12//715	1250277	0.5	10.5
5.3 Medium Enterprises 6     206122     111491     189012     183639     -10.9     64.7       5.4 Housing     469863     462901     473957     472326     0.5     2.0       5.5 Education Loans     48201     52106     47510     47526     -1.4     -8.8       5.6 Renewable Energy     1171     688     1157     1144     -2.3     66.2       5.7 Social Infrastructure     2352     827     2327     2424     3.1     193.1       5.8 Export Credit     19028     17406     19058     15649     -17.8     -10.1       5.9 Others     18818     12989     20638     22417     19.1     72.6							
5.4 Housing       469863       462901       473957       472326       0.5       2.0         5.5 Education Loans       48201       52106       47510       47526       -1.4       -8.8         5.6 Renewable Energy       1171       688       1157       1144       -2.3       66.2         5.7 Social Infrastructure       2352       827       2327       2424       3.1       193.1         5.8 Export Credit       19028       17406       19058       15649       -17.8       -10.1         5.9 Others       18818       12989       20638       22417       19.1       72.6	*						
5.5 Education Loans       48201       52106       47510       47526       -1.4       -8.8         5.6 Renewable Energy       1171       688       1157       1144       -2.3       66.2         5.7 Social Infrastructure       2352       827       2327       2424       3.1       193.1         5.8 Export Credit       19028       17406       19058       15649       -17.8       -10.1         5.9 Others       18818       12989       20638       22417       19.1       72.6	*						
5.6 Renewable Energy     1171     688     1157     1144     -2.3     66.2       5.7 Social Infrastructure     2352     827     2327     2424     3.1     193.1       5.8 Export Credit 7     19028     17406     19058     15649     -17.8     -10.1       5.9 Others     18818     12989     20638     22417     19.1     72.6							
5.7 Social Infrastructure     2352     827     2327     2424     3.1     193.1       5.8 Export Credit 7     19028     17406     19058     15649     -17.8     -10.1       5.9 Others     18818     12989     20638     22417     19.1     72.6							
5.8 Export Credit <sup>7</sup> 19028 17406 19058 15649 -17.8 -10.1 5.9 Others 18818 12989 20638 22417 19.1 72.6							
5.9 Others 18818 12989 20638 22417 19.1 72.6	7						
	5.10 Weaker Sections including net PSLC- SF/MF	813263	768501	809618	813511	0.0	5.9

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
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.
- Medium Enterprises include credit to medium enterprises in the manufacturing and services sector.
- Export credit under the priority sector relates to foreign banks only.

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