

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
		Apr.24	Mar.26	Apr.23	2021-22	2021
	1	2	3	4	%	%
I. Gross Bank Credit (II+III)	10951561	10273416	10951561	10860425	-0.8	5.7
II. Food Credit	61254	52643	61254	58335	-4.8	10.8
III. Non-food Credit	10890307	10220772	10890307	10802090	-0.8	5.7
1. Agriculture & Allied Activities	1299914	1159999	1299914	1291299	-0.7	11.3
2. Industry (Micro and Small, Medium and Large)	2918028	2884372	2918028	2895875	-0.8	0.4
2.1 Micro and Small ¹	383854	358340	383854	372063	-3.1	3.8
2.2 Medium	136054	99457	136054	143052	5.1	43.8
2.3 Large	2398121	2426575	2398121	2380760	-0.7	-1.9
3. Services	2630566	2560489	2630566	2592346	-1.5	1.2
3.1 Transport Operators	145195	144464	145195	143969	-0.8	-0.3
3.2 Computer Software	21043	20157	21043	20957	-0.4	4.0
3.3 Tourism, Hotels & Restaurants	49590	47101	49590	50395	1.6	7.0
3.4 Shipping	7172	5411	7172	5409	-24.6	0.0
3.5 Aviation	25624	24315	25624	26309	2.7	8.2
3.6 Professional Services	119488	117921	119488	114327	-4.3	-3.0
3.7 Trade	617627	551419	617627	609247	-1.4	10.5
3.7.1 Wholesale Trade	319197	260027	319197	316896	-0.7	21.9
3.7.2 Retail Trade	298430	291392	298430	292350	-2.0	0.3
3.8 Commercial Real Estate	235547	229926	235547	234890	-0.3	2.2
3.9 Non-Banking Financial Companies (NBFCs) ² of which,	945061	893733	945061	923756	-2.3	3.4
3.9.1 Housing Finance Companies (HFCs)	187324	163513	187324	183748	-1.9	12.4
3.9.2 Public Financial Institutions (PFIs)	78441	36399	78441	75200	-4.1	106.6
3.10 Other Services ³	464219	526042	464219	463088	-0.2	-12.0
4. Personal Loans	2813713	2495788	2813713	2810419	-0.1	12.6
4.1 Consumer Durables	7307	8908	7307	7273	-0.5	-18.4
4.2 Housing	1459066	1334647	1459066	1461491	0.2	9.5
4.3 Advances against Fixed Deposits	71544	67905	71544	70693	-1.2	4.1
4.4 Advances to Individuals against share & bonds	4570	4818	4570	4474	-2.1	-7.1
4.5 Credit Card Outstanding	116537	96978	116537	113566	-2.5	17.1
4.6 Education	63805	65246	63805	62909	-1.4	-3.6
4.7 Vehicle Loans	241657	216968	241657	242443	0.3	11.7
4.8 Loan against gold jewellery	60726	33476	60726	62238	2.5	85.9
4.9 Other Personal Loans	788503	666843	788503	785334	-0.4	17.8
5. Priority Sector (Memo)						
5.1 Agriculture & Allied Activities ⁴	1264151	1144415	1264151	1266715	0.2	10.7
5.2 Micro & Small Enterprises ⁵	1107236	1084062	1107236	1060534	-4.2	-2.2
5.3 Medium Enterprises ⁶	206122	110691	206122	189012	-8.3	70.8
5.4 Housing	469863	459699	469863	473957	0.9	3.1
5.5 Education Loans	48201	52003	48201	47510	-1.4	-8.6
5.6 Renewable Energy	1171	679	1171	1157	-1.2	70.3
5.7 Social Infrastructure	2352	818	2352	2327	-1.0	184.5
5.8 Export Credit ⁷	19028	16723	19028	19058	0.2	14.0
5.9 Others	18818	13290	18818	20638	9.7	55.3
5.10 Weaker Sections including net PSLC- SF/MF	813263	772260	813263	809618	-0.4	4.8

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.