

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

(₹ Crore)

Sector	Outstanding as on				Growth (%)	
	Mar.25, 2022	2021	2022		Financial year so far	Y-o-Y
		May.21	Apr.22	May.20	2022-23	2022
	1	2	3	4	%	%
I. Gross Bank Credit (II+III)	11891314	10727269	11954640	12027305	1.1	12.1
II. Food Credit	55011	90663	42552	53254	-3.2	-41.3
III. Non-food Credit	11836304	10636606	11912088	11974051	1.2	12.6
1. Agriculture & Allied Activities	1461350	1326698	1478559	1483557	1.5	11.8
2. Industry (Micro and Small, Medium and Large)	3152449	2910571	3152414	3164938	0.4	8.7
2.1 Micro and Small ¹	532081	414750	545070	551566	3.7	33.0
2.2 Medium	213996	146312	218112	218446	2.1	49.3
2.3 Large	2406372	2349509	2389232	2394926	-0.5	1.9
3. Services	3017116	2695701	3018767	3043206	0.9	12.9
3.1 Transport Operators	155353	141831	152498	152061	-2.1	7.2
3.2 Computer Software	20899	19270	20249	19241	-7.9	-0.1
3.3 Tourism, Hotels & Restaurants	64369	59088	64941	64358	0.0	8.9
3.4 Shipping	8437	5719	7917	7617	-9.7	33.2
3.5 Aviation	23979	27647	23067	22382	-6.7	-19.0
3.6 Professional Services	116743	109853	117355	119143	2.1	8.5
3.7 Trade	696349	629945	707317	714543	2.6	13.4
3.7.1 Wholesale Trade	351228	325833	374605	377061	7.4	15.7
3.7.2 Retail Trade	345121	304112	332712	337481	-2.2	11.0
3.8 Commercial Real Estate	291168	290337	296145	300774	3.3	3.6
3.9 Non-Banking Financial Companies (NBFCs) ² of which,	1078447	908834	1091216	1095777	1.6	20.6
3.9.1 Housing Finance Companies (HFCs)	278979	255908	288085	289048	3.6	12.9
3.9.2 Public Financial Institutions (PFIs)	144121	80304	142802	142580	-1.1	77.5
3.10 Other Services ³	561373	503176	538062	547311	-2.5	8.8
4. Personal Loans	3385827	2979579	3442993	3467812	2.4	16.4
4.1 Consumer Durables	27613	17168	28896	29593	7.2	72.4
4.2 Housing	1684424	1502877	1706286	1708911	1.5	13.7
4.3 Advances against Fixed Deposits	78734	66580	79768	77906	-1.1	17.0
4.4 Advances to Individuals against share & bonds	6161	5269	6112	6172	0.2	17.2
4.5 Credit Card Outstanding	147789	118512	153681	154137	4.3	30.1
4.6 Education	82723	77941	82600	82721	0.0	6.1
4.7 Vehicle Loans	402667	366623	413536	418350	3.9	14.1
4.8 Loan against gold jewellery	75311	75984	74281	73752	-2.1	-2.9
4.9 Other Personal Loans	880406	748626	897834	916270	4.1	22.4
5. Priority Sector (Memo)						
5.1 Agriculture & Allied Activities ⁴	1485438	1307555	1529136	1457961	-1.8	11.5
5.2 Micro & Small Enterprises ⁵	1377138	1120944	1408936	1423956	3.4	27.0
5.3 Medium Enterprises ⁶	351900	216816	354749	357217	1.5	64.8
5.4 Housing	614487	586715	610187	614155	-0.1	4.7
5.5 Education Loans	58118	59105	57760	57938	-0.3	-2.0
5.6 Renewable Energy	3538	1838	3552	3994	12.9	117.3
5.7 Social Infrastructure	2483	3023	2513	2545	2.5	-15.8
5.8 Export Credit	23385	21435	21144	20801	-11.0	-3.0
5.9 Others	37159	14287	43698	46082	24.0	222.5
5.10 Weaker Sections including net PSLC- SF/MF	1180928	989205	1212594	1165808	-1.3	17.9

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 93 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.

Note 3: Bank credit growth are adjusted for past reporting errors by select SCBs.

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.