

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
			Jul.30	Jun.17		
	1	2	3	4	2022-23	2022
				%	%	
I. Gross Bank Credit (II+III)	11891314	10800511	12149034	12369224	4.0	14.5
II. Food Credit	55011	77478	43559	32345	-41.2	-58.3
III. Non-food Credit	11836304	10723034	12105475	12336880	4.2	15.1
1. Agriculture & Allied Activities	1461350	1351072	1500875	1529206	4.6	13.2
2. Industry (Micro and Small, Medium and Large)	3152449	2880627	3168168	3182010	0.9	10.5
2.1 Micro and Small ¹	532081	434388	554398	557251	4.7	28.3
2.2 Medium	213996	160312	220669	219327	2.5	36.8
2.3 Large	2406372	2285927	2393101	2405433	0.0	5.2
3. Services	3017116	2722774	3070538	3171546	5.1	16.5
3.1 Transport Operators	155353	141665	152045	155202	-0.1	9.6
3.2 Computer Software	20899	20457	19687	20925	0.1	2.3
3.3 Tourism, Hotels & Restaurants	64369	59881	63973	65089	1.1	8.7
3.4 Shipping	8437	7558	7205	7306	-13.4	-3.3
3.5 Aviation	23979	32301	21733	22498	-6.2	-30.3
3.6 Professional Services	116743	109606	120107	118567	1.6	8.2
3.7 Trade	696349	630630	733416	720086	3.4	14.2
3.7.1 Wholesale Trade	351228	327579	384026	366135	4.2	11.8
3.7.2 Retail Trade	345121	303052	349390	353950	2.6	16.8
3.8 Commercial Real Estate	291168	284585	298732	294842	1.3	3.6
3.9 Non-Banking Financial Companies (NBFCs) ² of which,	1078447	913694	1101044	1163637	7.9	27.4
3.9.1 Housing Finance Companies (HFCs)	278979	255481	283992	305509	9.5	19.6
3.9.2 Public Financial Institutions (PFIs)	144121	83808	140173	157764	9.5	88.2
3.10 Other Services ³	561373	522397	552596	603395	7.5	15.5
4. Personal Loans	3385827	3024152	3520062	3594016	6.1	18.8
4.1 Consumer Durables	27613	18945	30461	32175	16.5	69.8
4.2 Housing	1684424	1522703	1740921	1769249	5.0	16.2
4.3 Advances against Fixed Deposits	78734	64531	78429	87991	11.8	36.4
4.4 Advances to Individuals against share & bonds	6161	5557	6547	6473	5.1	16.5
4.5 Credit Card Outstanding	147789	126835	152931	162706	10.1	28.3
4.6 Education	82723	77773	84375	85098	2.9	9.4
4.7 Vehicle Loans	402667	368230	427654	438973	9.0	19.2
4.8 Loan against gold jewellery	75311	73215	75024	77325	2.7	5.6
4.9 Other Personal Loans	880406	766365	923719	934025	6.1	21.9
5. Priority Sector (Memo)						
5.1 Agriculture & Allied Activities ⁴	1485438	1356044	1450586	1535442	3.4	13.2
5.2 Micro & Small Enterprises ⁵	1377138	1209760	1429973	1441472	4.7	19.2
5.3 Medium Enterprises ⁶	351900	246461	363489	367377	4.4	49.1
5.4 Housing	614487	592064	616839	606970	-1.2	2.5
5.5 Education Loans	58118	64601	57931	57499	-1.1	-11.0
5.6 Renewable Energy	3538	2245	3868	4239	19.8	88.8
5.7 Social Infrastructure	2483	3012	2586	2535	2.1	-15.8
5.8 Export Credit	23330	25734	18582	17637	-24.4	-31.5
5.9 Others	37159	34032	46243	47359	27.4	39.2
5.10 Weaker Sections including net PSLC- SF/MF	1180928	985765	1190612	1244034	5.3	26.2

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.