

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 2021
			Nov.20	Oct.22		
	1	2	3	4	%	%
I. Gross Bank Credit (II+III)	10951561	10434880	11046293	11162247	1.9	7.0
II. Food Credit	61254	88956	63697	82415	34.5	-7.4
III. Non-food Credit	10890307	10345924	10982596	11079831	1.7	7.1
1. Agriculture & Allied Activities	1271047	1217348	1344042	1344129	5.7	10.4
2. Industry (Micro and Small, Medium and Large)	2895786	2760236	2854571	2865403	-1.0	3.8
2.1 Micro and Small ¹	383854	364491	404316	410646	7.0	12.7
2.2 Medium	136054	123534	179905	183668	35.0	48.7
2.3 Large	2375878	2272211	2270350	2271089	-4.4	0.0
3. Services	2647362	2536455	2603938	2626577	-0.8	3.6
3.1 Transport Operators	133953	128097	131133	132364	-1.2	3.3
3.2 Computer Software	19183	17544	19455	18720	-2.4	6.7
3.3 Tourism, Hotels & Restaurants	48019	48905	48687	50282	4.7	2.8
3.4 Shipping	7188	5310	7203	7469	3.9	40.7
3.5 Aviation	25643	25246	27095	26771	4.4	6.0
3.6 Professional Services	105253	106404	100843	101363	-3.7	-4.7
3.7 Trade	590377	541651	595470	588738	-0.3	8.7
3.7.1 Wholesale Trade	309611	261567	307176	303758	-1.9	16.1
3.7.2 Retail Trade	280766	280084	288293	284979	1.5	1.7
3.8 Commercial Real Estate	264246	259296	253582	260262	-1.5	0.4
3.9 Non-Banking Financial Companies (NBFCs) ² of which,	937949	874942	883614	920630	-1.8	5.2
3.9.1 Housing Finance Companies (HFCs)	215189	181829	211107	220855	2.6	21.5
3.9.2 Public Financial Institutions (PFIs)	78442	56097	84036	90751	15.7	61.8
3.10 Other Services ³	515550	529059	536856	519979	0.9	-1.7
4. Personal Loans	2845527	2675697	2955599	2985430	4.9	11.6
4.1 Consumer Durables	8810	8253	11628	12313	39.8	49.2
4.2 Housing	1458358	1380115	1485234	1490157	2.2	8.0
4.3 Advances against Fixed Deposits	62975	57145	63734	64797	2.9	13.4
4.4 Advances to Individuals against share & bonds	4419	4483	4608	4714	6.7	5.2
4.5 Credit Card Outstanding	116537	114307	123312	122111	4.8	6.8
4.6 Education	63968	65349	63601	63452	-0.8	-2.9
4.7 Vehicle Loans	267352	255456	272610	275249	3.0	7.7
4.8 Loan against gold jewellery	60724	46221	65361	65630	8.1	42.0
4.9 Other Personal Loans	802385	744369	865510	887007	10.5	19.2
5. Priority Sector (Memo) ⁴						
5.1 Agriculture & Allied Activities ⁴	1235082	1187677	1281929	1283063	3.9	8.0
5.2 Micro & Small Enterprises ⁵	1113243	1123739	1120901	1099438	-1.2	-2.2
5.3 Medium Enterprises ⁶	207615	180413	223621	242069	16.6	34.2
5.4 Housing	468659	444436	445739	444762	-5.1	0.1
5.5 Education Loans	48201	51424	47260	47039	-2.4	-8.5
5.6 Renewable Energy	1171	1171	1372	1244	6.2	6.2
5.7 Social Infrastructure	2352	1279	2336	2331	-0.9	82.2
5.8 Export Credit ⁷	19028	14486	18931	16969	-10.8	17.1
5.9 Others	9169	10487	17063	17303	88.7	65.0
5.10 Weaker Sections including net PSLC- SF/MF	813263	797782	865136	862276	6.0	8.1

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.