

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
			Dec.31	Nov.18		
	1	2	3	4	%	%
I. Bank Credit (II+III)	11891314	11582087	12947813	13304393	11.9	14.9
II. Food Credit	55011	88679	52239	53972	-1.9	-39.1
III. Non-food Credit	11836304	11493408	12895574	13250421	11.9	15.3
1. Agriculture & Allied Activities	1461719	1462086	1595185	1630871	11.6	11.5
2. Industry (Micro and Small, Medium and Large)	3156067	3027972	3294514	3291537	4.3	8.7
2.1 Micro and Small	532792	509395	556127	579070	8.7	13.7
2.2 Medium	213996	205853	224624	237564	11.0	15.4
2.3 Large	2409279	2312723	2513763	2474903	2.7	7.0
3. Services	3017258	2931207	3315747	3504664	16.2	19.6
3.1 Transport Operators	155352	147467	161037	164451	5.9	11.5
3.2 Computer Software	20899	21049	21210	22404	7.2	6.4
3.3 Tourism, Hotels & Restaurants	64378	63457	65092	63588	-1.2	0.2
3.4 Shipping	8436	7475	7206	7307	-13.4	-2.2
3.5 Aviation	23979	14420	24445	28930	20.6	100.6
3.6 Professional Services	116742	112954	124321	126739	8.6	12.2
3.7 Trade	696301	675374	733730	768167	10.3	13.7
3.7.1 Wholesale Trade	351213	343121	353789	376414	7.2	9.7
3.7.2 Retail Trade	345088	332253	379941	391753	13.5	17.9
3.8 Commercial Real Estate	291168	294019	304276	309031	6.1	5.1
3.9 Non-Banking Financial Companies (NBFCs) ¹ of which,	1022399	974300	1218791	1320299	29.1	35.5
3.9.1 Housing Finance Companies (HFCs)	282048	267204	307661	311071	10.3	16.4
3.9.2 Public Financial Institutions (PFIs)	137084	108726	178024	181330	32.3	66.8
3.10 Other Services ²	617603	620693	655639	693750	12.3	11.8
4. Personal Loans	3381699	3274532	3800330	3935144	16.4	20.2
4.1 Consumer Durables	27628	25102	35658	36640	32.6	46.0
4.2 Housing	1684424	1634687	1843862	1898411	12.7	16.1
4.3 Advances against Fixed Deposits	78730	80026	96188	109937	39.6	37.4
4.4 Advances to Individuals against share & bonds	6161	5968	6758	6806	10.5	14.0
4.5 Credit Card Outstanding	147789	141751	173424	180090	21.9	27.0
4.6 Education	82723	81933	91069	92754	12.1	13.2
4.7 Vehicle Loans	402689	388737	468088	484747	20.4	24.7
4.8 Loan against gold jewellery	73942	75761	83755	84256	13.9	11.2
4.9 Other Personal Loans	877613	840568	1001529	1041502	18.7	23.9
5. Priority Sector (Memo)						
(i) Agriculture & Allied Activities ³	1484923	1457894	1631458	1673097	12.7	14.8
(ii) Micro & Small Enterprises ⁴	1377848	1372858	1457114	1526256	10.8	11.2
(iii) Medium Enterprises ⁵	351900	340564	369403	386473	9.8	13.5
(iv) Housing	616814	587417	613395	617924	0.2	5.2
(v) Education Loans	58118	59599	58887	58998	1.5	-1.0
(vi) Renewable Energy	3538	2112	4177	4782	35.2	126.5
(vii) Social Infrastructure	2483	2650	2394	2473	-0.4	-6.7
(viii) Export Credit	23621	25954	15506	15673	-33.6	-39.6
(ix) Others	37159	39615	50219	52093	40.2	31.5
(x) Weaker Sections including net PSLC- SF/MF	1180928	1141715	1361042	1381194	17.0	21.0

Note 1: Data are provisional. Bank credit, Food 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 2019, 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 changes.

Note 3: Credit data are adjusted for past reporting errors by select SCBs from December 2021 onwards.

¹ NBFCs include HFCs, PFIs, Microfinance Institutions (MFIs), NBFCs engaged in gold loan and others.

² "Other Services" include Mutual Fund (MFs), Banking and Finance other than NBFCs and MFs and other services which are not indicated elsewhere under services.

³ "Agriculture and Allied Activities" under the priority sector also include priority sector lending certificates (PSLCs).

⁴ "Micro and Small Enterprises" under the priority sector include credit to micro and small enterprises in industry and services sectors and also include PSLCs.

⁵ "Medium Enterprises" under the priority sector include credit to medium enterprises in industry and services sectors.