

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

(₹ Crore)

Sector	Outstanding as on				Growth (%)	
	Mar.26, 2021	2021		2022	Financial year so far	Y-o-Y
		Jan.29	Dec.31	Jan.28	2021-22	2022
	1	2	3	4	%	%
I. Gross Bank Credit (II+III)	10949509	10703752	11683413	11582442	5.8	8.2
II. Food Credit	61254	87110	88680	82390	34.5	-5.4
III. Non-food Credit	10888255	10616642	11594733	11500052	5.6	8.3
1. Agriculture & Allied Activities	1334656	1298294	1417969	1432743	7.3	10.4
2. Industry (Micro and Small, Medium and Large)	2958092	2864224	2985278	3046833	3.0	6.4
2.1 Micro and Small ¹	402798	387891	447566	464420	15.3	19.7
2.2 Medium	138473	127877	224255	223376	61.3	74.7
2.3 Large	2416821	2348457	2313458	2359037	-2.4	0.5
3. Services	2764171	2707543	2848108	2904619	5.1	7.3
3.1 Transport Operators	143159	140706	141056	155422	8.6	10.5
3.2 Computer Software	19706	18059	19712	20344	3.2	12.7
3.3 Tourism, Hotels & Restaurants	50578	49384	52760	54461	7.7	10.3
3.4 Shipping	7254	7223	7026	6871	-5.3	-4.9
3.5 Aviation	25739	25518	12229	23407	-9.1	-8.3
3.6 Professional Services	107357	104971	105280	111576	3.9	6.3
3.7 Trade	628726	600582	644771	672389	6.9	12.0
3.7.1 Wholesale Trade	318011	287812	329918	333226	4.8	15.8
3.7.2 Retail Trade	310715	312770	314853	339163	9.2	8.4
3.8 Commercial Real Estate	272663	268810	270860	275661	1.1	2.5
3.9 Non-Banking Financial Companies (NBFCs) ² of which,	956486	915781	1002081	1014179	6.0	10.7
3.9.1 Housing Finance Companies (HFCs)	218704	201156	229942	232739	6.4	15.7
3.9.2 Public Financial Institutions (PFIs)	78987	76145	108035	122375	54.9	60.7
3.10 Other Services ³	552504	576510	592334	570309	3.2	-1.1
4. Personal Loans	2946819	2850050	3087845	3180477	7.9	11.6
4.1 Consumer Durables	17327	16825	13115	25744	48.6	53.0
4.2 Housing	1489722	1443145	1521439	1552989	4.2	7.6
4.3 Advances against Fixed Deposits	64143	59820	73011	70009	9.1	17.0
4.4 Advances to Individuals against share & bonds	4439	4033	4820	5017	13.0	24.4
4.5 Credit Card Outstanding	129742	129197	124743	141254	8.9	9.3
4.6 Education	64063	64575	63213	63057	-1.6	-2.4
4.7 Vehicle Loans	280180	274650	279485	281518	0.5	2.5
4.8 Loan against gold jewellery	60835	52323	70871	69521	14.3	32.9
4.9 Other Personal Loans	836368	805482	937148	971366	16.1	20.6
5. Priority Sector (Memo)						
5.1 Agriculture & Allied Activities ⁴	1272495	1251626	1346408	1354691	6.5	8.2
5.2 Micro & Small Enterprises ⁵	1161616	1187176	1253505	1244132	7.1	4.8
5.3 Medium Enterprises ⁶	211903	193818	276485	275363	29.9	42.1
5.4 Housing	488435	488802	468623	480738	-1.6	-1.6
5.5 Education Loans	48262	49915	46884	46303	-4.1	-7.2
5.6 Renewable Energy	1175	1377	1764	1965	67.3	42.7
5.7 Social Infrastructure	2661	2470	2333	2447	-8.1	-0.9
5.8 Export Credit	24231	19954	20067	24418	0.8	22.4
5.9 Others	16385	18473	19273	39788	142.8	115.4
5.10 Weaker Sections including net PSLC- SF/MF	864897	818870	897351	875210	1.2	6.9

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 92 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.