

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

(₹ Crore)

Sector	Outstanding as on				Growth (%)	
	Mar.27, 2020	2020	2021		Financial year so far	Y-o-Y
		Mar.27	Feb.26	Mar.26	2020-21	2021
	1	2	3	4	%	%
1 Gross Bank Credit	9263132	9263132	9569167	9723065	5.0	5.0
1.1 Food Credit	51590	51590	74943	61043	18.3	18.3
1.2 Non-food Credit	9211542	9211542	9494225	9662022	4.9	4.9
1.2.1 Agriculture & Allied Activities	1157795	1157795	1274075	1299914	12.3	12.3
1.2.2 Industry ¹	2905151	2905151	2786202	2918028	0.4	0.4
1.2.2.1 Micro and Small	381825	381825	376919	383854	0.5	0.5
1.2.2.2 Medium	105597	105597	130105	136054	28.8	28.8
1.2.2.3 Large	2417729	2417729	2279177	2398121	-0.8	-0.8
1.2.3 Services	2594947	2594947	2660022	2630566	1.4	1.4
1.2.3.1 Transport Operators	137815	137815	148681	145195	5.4	5.4
1.2.3.2 Computer Software	20050	20050	18520	21043	5.0	5.0
1.2.3.3 Tourism, Hotels & Restaurants	45978	45978	48102	50140	9.1	9.1
1.2.3.4 Shipping	5469	5469	7557	7172	31.1	31.1
1.2.3.5 Aviation	17983	17983	21440	21350	18.7	18.7
1.2.3.6 Professional Services	176997	176997	124228	121698	-31.2	-31.2
1.2.3.7 Trade	552391	552391	584996	617627	11.8	11.8
1.2.3.7.1 Wholesale Trade	263396	263396	294029	319197	21.2	21.2
1.2.3.7.2 Retail Trade	288995	288995	290967	298430	3.3	3.3
1.2.3.8 Commercial Real Estate	229770	229770	232473	235547	2.5	2.5
1.2.3.9 Non-Banking Financial Companies (NBFCs) ² of which,	904638	904638	896459	945061	4.5	4.5
1.2.3.9.1 Housing Finance Companies (HFCs)	159758	159758	168883	187324	17.3	17.3
1.2.3.9.2 Public Financial Institutions (PFIs)	39642	39642	80091	78441	97.9	97.9
1.2.3.10 Other Services ³	503855	503855	577564	465733	-7.6	-7.6
1.2.4 Personal Loans	2553649	2553649	2773926	2813513	10.2	10.2
1.2.4.1 Consumer Durables	9299	9299	7242	7307	-21.4	-21.4
1.2.4.2 Housing	1337899	1337899	1440095	1459066	9.1	9.1
1.2.4.3 Advances against Fixed Deposits	79494	79494	66073	71544	-10.0	-10.0
1.2.4.4 Advances to Individuals against share & bonds	5334	5334	4319	4570	-14.3	-14.3
1.2.4.5 Credit Card Outstanding	108097	108097	116290	116537	7.8	7.8
1.2.4.6 Education	65744	65744	64346	63805	-3.0	-3.0
1.2.4.7 Vehicle Loans	220610	220610	239406	241657	9.5	9.5
1.2.4.8 Loan against gold jewellery	33303	33303	56263	60464	81.6	81.6
1.2.4.9 Other Personal Loans	693870	693870	779891	788564	13.6	13.6
1.2A Priority Sector (Memo)						
1.2A.1 Agriculture & Allied Activities ⁴	1131285	1131285	1249160	1264151	11.7	11.7
1.2A.2 Micro & Small Enterprises ⁵	1080373	1080373	1131832	1107236	2.5	2.5
1.2A.3 Medium Enterprises ⁶	130588	130588	193765	206122	57.8	57.8
1.2A.4 Housing	459574	459574	474863	469863	2.2	2.2
1.2A.5 Education Loans	50335	50335	48552	48201	-4.2	-4.2
1.2A.6 Renewable Energy	1037	1037	1411	1171	12.9	12.9
1.2A.7 Social Infrastructure	997	997	2144	2352	135.8	135.8
1.2A.8 Export Credit ⁷	16575	16575	15070	19028	14.8	14.8
1.2A.9 Others	15393	15393	20073	18818	22.2	22.2
1.2A.10 Weaker Sections including net PSLC- SF/MF	727810	727810	781858	813263	11.7	11.7

Note 1: Data are provisional and relate to select banks which cover about 90 per cent of total non-food credit extended by all scheduled commercial banks.

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.