

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
		Mar.26	Feb.25	Mar.25	2021-22	2022
	1	2	3	4	%	%
I. Gross Bank Credit (II+III)	10847288	10847288	11627008	11890638	9.6	9.6
II. Food Credit	61254	61254	68224	55011	-10.2	-10.2
III. Non-food Credit	10786033	10786033	11558783	11835628	9.7	9.7
1. Agriculture & Allied Activities	1334022	1334022	1448928	1466514	9.9	9.9
2. Industry (Micro and Small, Medium and Large)	2962332	2962332	3135271	3171909	7.1	7.1
2.1 Micro and Small ¹	407675	407675	484465	495281	21.5	21.5
2.2 Medium	141339	141339	235050	242269	71.4	71.4
2.3 Large	2413318	2413318	2415757	2434359	0.9	0.9
3. Services	2788463	2788463	2966593	3036122	8.9	8.9
3.1 Transport Operators	142898	142898	149178	155220	8.6	8.6
3.2 Computer Software	19671	19671	20134	20497	4.2	4.2
3.3 Tourism, Hotels & Restaurants	59519	59519	64607	64408	8.2	8.2
3.4 Shipping	7747	7747	7480	8603	11.1	11.1
3.5 Aviation	26043	26043	23221	23292	-10.6	-10.6
3.6 Professional Services	107236	107236	113204	115756	7.9	7.9
3.7 Trade	628246	628246	687305	697194	11.0	11.0
3.7.1 Wholesale Trade	318582	318582	336982	341795	7.3	7.3
3.7.2 Retail Trade	309663	309663	350322	355399	14.8	14.8
3.8 Commercial Real Estate	289129	289129	288221	291580	0.8	0.8
3.9 Non-Banking Financial Companies (NBFCs) ² of which,	955311	955311	1027183	1054200	10.4	10.4
3.9.1 Housing Finance Companies (HFCs)	218619	218619	235080	239287	9.5	9.5
3.9.2 Public Financial Institutions (PFIs)	78987	78987	118244	119364	51.1	51.1
3.10 Other Services ³	552665	552665	586058	605372	9.5	9.5
4. Personal Loans	3001645	3001645	3306650	3374876	12.4	12.4
4.1 Consumer Durables	17265	17265	26587	27618	60.0	60.0
4.2 Housing	1493906	1493906	1578125	1589326	6.4	6.4
4.3 Advances against Fixed Deposits	68731	68731	76579	79315	15.4	15.4
4.4 Advances to Individuals against share & bonds	5236	5236	5968	6042	15.4	15.4
4.5 Credit Card Outstanding	131193	131193	144004	147782	12.6	12.6
4.6 Education	62645	62645	63130	62622	0.0	0.0
4.7 Vehicle Loans	301445	301445	329636	329753	9.4	9.4
4.8 Loan against gold jewellery	60907	60907	71408	73743	21.1	21.1
4.9 Other Personal Loans	860316	860316	1011213	1058675	23.1	23.1
5. Priority Sector (Memo)						
5.1 Agriculture & Allied Activities ⁴	1277989	1277989	1375748	1393313	9.0	9.0
5.2 Micro & Small Enterprises ⁵	1186591	1186591	1312435	1312705	10.6	10.6
5.3 Medium Enterprises ⁶	222591	222591	298107	304724	36.9	36.9
5.4 Housing	491495	491495	487611	493562	0.4	0.4
5.5 Education Loans	48053	48053	45643	45040	-6.3	-6.3
5.6 Renewable Energy	1244	1244	2573	3726	199.6	199.6
5.7 Social Infrastructure	2666	2666	2480	2421	-9.2	-9.2
5.8 Export Credit	31910	31910	29721	30638	-4.0	-4.0
5.9 Others	15795	15795	40603	37376	136.6	136.6
5.10 Weaker Sections including net PSLC- SF/MF	870584	870584	933147	912822	4.9	4.9

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 94 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.