

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

(₹ Crore)

Sector	Outstanding as on				Growth(%)	
	Mar. 24, 2023	2022	2023		Financial year so far 2023-24	Y-o-Y 2023
			May 20	Apr. 21		
	1	2	3	4	%	%
<b>I. Bank Credit (II+III)</b>	<b>13675228</b>	<b>12038119</b>	<b>13857671</b>	<b>13893871</b>	<b>1.6</b>	<b>15.4</b>
<b>II. Food Credit</b>	<b>19906</b>	<b>53254</b>	<b>21292</b>	<b>36350</b>	<b>82.6</b>	<b>-31.7</b>
<b>III. Non-food Credit</b>	<b>13655322</b>	<b>11984865</b>	<b>13836379</b>	<b>13857522</b>	<b>1.5</b>	<b>15.6</b>
<b>1. Agriculture &amp; Allied Activities</b>	<b>1687191</b>	<b>1482029</b>	<b>1725511</b>	<b>1719260</b>	<b>1.9</b>	<b>16.0</b>
<b>2. Industry (Micro and Small, Medium and Large)</b>	<b>3336722</b>	<b>3165450</b>	<b>3368480</b>	<b>3354988</b>	<b>0.5</b>	<b>6.0</b>
2.1 Micro and Small	598390	550806	597629	603217	0.8	9.5
2.2 Medium	270449	230745	274071	274344	1.4	18.9
2.3 Large	2467884	2383899	2496780	2477428	0.4	3.9
<b>3. Services</b>	<b>3608574</b>	<b>3034005</b>	<b>3665569</b>	<b>3682532</b>	<b>2.0</b>	<b>21.4</b>
3.1 Transport Operators	176239	151538	180377	180525	2.4	19.1
3.2 Computer Software	21559	19235	21568	21525	-0.2	11.9
3.3 Tourism, Hotels & Restaurants	66466	64100	66959	66429	-0.1	3.6
3.4 Shipping	6677	7617	6342	6224	-6.8	-18.3
3.5 Aviation	28330	22381	29983	31628	11.6	41.3
3.6 Professional Services	134661	119495	135928	136103	1.1	13.9
3.7 Trade	819921	713178	834959	837821	2.2	17.5
3.7.1. Wholesale Trade <sup>1</sup>	396631	369485	413551	419081	5.7	13.4
3.7.2 Retail Trade	423291	343693	421409	418739	-1.1	21.8
3.8 Commercial Real Estate	314604	301170	321861	321149	2.1	6.6
3.9 Non-Banking Financial Companies (NBFCs) <sup>2</sup> of which,	1331097	1049567	1345436	1339615	0.6	27.6
3.9.1 Housing Finance Companies (HFCs)	314678	293849	313491	315109	0.1	7.2
3.9.2 Public Financial Institutions (PFIs)	175614	131962	177673	175566	0.0	33.0
3.10 Other Services <sup>3</sup>	709020	585723	722157	741512	4.6	26.6
<b>4. Personal Loans</b>	<b>4085168</b>	<b>3470472</b>	<b>4119592</b>	<b>4137821</b>	<b>1.3</b>	<b>19.2</b>
4.1 Consumer Durables	20044	17995	20295	20542	2.5	14.2
4.2 Housing	1936428	1707462	1949920	1956438	1.0	14.6
4.3 Advances against Fixed Deposits	121897	81649	112597	110583	-9.3	35.4
4.4 Advances to Individuals against share & bonds	6778	6184	6803	6791	0.2	9.8
4.5 Credit Card Outstanding	194282	154854	200258	201131	3.5	29.9
4.6 Education	96847	82662	97395	97756	0.9	18.3
4.7 Vehicle Loans	500299	416409	506466	509022	1.7	22.2
4.8 Loan against gold jewellery	88428	74303	89665	90697	2.6	22.1
4.9 Other Personal Loans	1120165	928953	1136194	1144860	2.2	23.2
<b>5. Priority Sector (Memo)</b>						
(i) Agriculture & Allied Activities <sup>4</sup>	1708951	1456432	1682168	1657924	-3.0	13.8
(ii) Micro & Small Enterprises <sup>5</sup>	1570231	1413016	1580835	1617667	3.0	14.5
(iii) Medium Enterprises <sup>6</sup>	399260	361334	403313	402915	0.9	11.5
(iv) Housing	621376	615355	623781	622834	0.2	1.2
(v) Education Loans	59507	57912	59290	59466	-0.1	2.7
(vi) Renewable Energy	4656	4024	4614	4752	2.1	18.1
(vii) Social Infrastructure	2464	2578	2494	2607	5.8	1.1
(viii) Export Credit	15375	21685	18667	12234	-20.4	-43.6
(ix) Others	59659	50688	51805	62878	5.4	24.0
(x) Weaker Sections including net PSLC- SF/MF	1384249	1172379	1355514	1309907	-5.4	11.7

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 Wholesale trade includes food procurement credit outside the food credit consortium.

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" under the priority sector also include priority sector lending certificates (PSLCs).

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

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