

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
			Jun.18	May.20		
	1	2	3	4	2022-23	2022
				%	%	
I. Gross Bank Credit (II+III)	11891314	10736583	12027305	12149034	2.2	13.2
II. Food Credit	55011	86912	53254	43559	-20.8	-49.9
III. Non-food Credit	11836304	10649671	11974051	12105475	2.3	13.7
1. Agriculture & Allied Activities	1461350	1328731	1482029	1500875	2.7	13.0
2. Industry (Micro and Small, Medium and Large)	3152449	2894061	3165450	3168168	0.5	9.5
2.1 Micro and Small ¹	532081	427870	551488	554398	4.2	29.6
2.2 Medium	213996	149554	218501	220669	3.1	47.6
2.3 Large	2406372	2316637	2395460	2393101	-0.6	3.3
3. Services	3017116	2721667	3037964	3070538	1.8	12.8
3.1 Transport Operators	155353	139360	151538	152045	-2.1	9.1
3.2 Computer Software	20899	19965	19235	19687	-5.8	-1.4
3.3 Tourism, Hotels & Restaurants	64369	59574	64100	63973	-0.6	7.4
3.4 Shipping	8437	7239	7617	7205	-14.6	-0.5
3.5 Aviation	23979	28190	22381	21733	-9.4	-22.9
3.6 Professional Services	116743	109121	119495	120107	2.9	10.1
3.7 Trade	696349	628496	713178	733416	5.3	16.7
3.7.1 Wholesale Trade	351228	324592	369485	384026	9.3	18.3
3.7.2 Retail Trade	345121	303904	343693	349390	1.2	15.0
3.8 Commercial Real Estate	291168	289057	301170	298732	2.6	3.3
3.9 Non-Banking Financial Companies (NBFCs) ² of which,	1078447	909042	1093282	1101044	2.1	21.1
3.9.1 Housing Finance Companies (HFCs)	278979	253069	287920	283992	1.8	12.2
3.9.2 Public Financial Institutions (PFIs)	144121	85384	142580	140173	-2.7	64.2
3.10 Other Services ³	561373	531624	545968	552596	-1.6	3.9
4. Personal Loans	3385827	2980902	3466512	3520062	4.0	18.1
4.1 Consumer Durables	27613	17178	29588	30461	10.3	77.3
4.2 Housing	1684424	1511985	1707462	1740921	3.4	15.1
4.3 Advances against Fixed Deposits	78734	70048	78331	78429	-0.4	12.0
4.4 Advances to Individuals against share & bonds	6161	5385	6184	6547	6.3	21.6
4.5 Credit Card Outstanding	147789	116994	154212	152931	3.5	30.7
4.6 Education	82723	77789	82662	84375	2.0	8.5
4.7 Vehicle Loans	402667	363427	418330	427654	6.2	17.7
4.8 Loan against gold jewellery	75311	74447	74303	75024	-0.4	0.8
4.9 Other Personal Loans	880406	743648	915440	923719	4.9	24.2
5. Priority Sector (Memo)						
5.1 Agriculture & Allied Activities ⁴	1485438	1339890	1456432	1450586	-2.3	8.3
5.2 Micro & Small Enterprises ⁵	1377138	1155564	1418321	1429973	3.8	23.7
5.3 Medium Enterprises ⁶	351900	226623	361334	363489	3.3	60.4
5.4 Housing	614487	586328	615355	616839	0.4	5.2
5.5 Education Loans	58118	58740	57912	57931	-0.3	-1.4
5.6 Renewable Energy	3538	2030	4024	3868	9.3	90.5
5.7 Social Infrastructure	2483	3058	2578	2586	4.2	-15.4
5.8 Export Credit	23330	25293	20769	18582	-20.3	-26.5
5.9 Others	37159	25363	46082	46243	24.4	82.3
5.10 Weaker Sections including net PSLC- SF/MF	1180928	954371	1186035	1190612	0.8	24.8

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 93 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.