

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
			Jul. 29	Jun. 30		
	1	2	3	4	%	%
I. Bank Credit (II + III)	13675235	12369350	14391693	14803212	8.2	19.7
				(14186270)	(3.7)	(14.7)
II. Food Credit	19906	32344	27906	20836	4.7	-35.6
III. Non-food Credit	13655330	12337006	14363787	14782375	8.3	19.8
				(14165434)	(3.7)	(14.8)
1. Agriculture & Allied Activities	1687191	1529206	1796940	1786829	5.9	16.8
2. Industry (Micro and Small, Medium and Large)	3336722	3182010	3423957	3365105	0.9	5.8
				(3347144)	(0.3)	(5.2)
2.1 Micro and Small	598390	556461	625589	613436	2.5	10.2
2.2 Medium	253384	231995	263291	254561	0.5	9.7
2.3 Large	2484949	2393554	2535077	2497107	0.5	4.3
3. Services	3608574	3171545	3885235	3904927	8.2	23.1
				(3788106)	(5.0)	(19.4)
3.1 Transport Operators	176239	155202	188084	187420	6.3	20.8
3.2 Computer Software	21559	20925	22867	22015	2.1	5.2
3.3 Tourism, Hotels & Restaurants	66466	65089	68408	70952	6.8	9.0
3.4 Shipping	6677	7306	6023	5726	-14.2	-21.6
3.5 Aviation	28330	22498	42033	40134	41.7	78.4
3.6 Professional Services	134661	118567	145311	142178	5.6	19.9
3.7 Trade	819921	720086	860317	843121	2.8	17.1
3.7.1. Wholesale Trade ¹	396631	366135	429403	420825	6.1	14.9
3.7.2 Retail Trade	423291	353950	430914	422296	-0.2	19.3
3.8 Commercial Real Estate	314604	294842	333046	407282	29.5	38.1
				(331156)	(5.3)	(12.3)
3.9 Non-Banking Financial Companies (NBFCs) ² of which,	1331097	1114325	1424106	1377165	3.5	23.6
3.9.1 Housing Finance Companies (HFCs)	314678	311661	330186	316817	0.7	1.7
3.9.2 Public Financial Institutions (PFIs)	175614	145293	192634	182824	4.1	25.8
3.10 Other Services ³	709020	652707	795040	808934	14.1	23.9
				(782693)	(10.4)	(19.9)
4. Personal Loans	4085168	3594218	4260973	4731833	15.8	31.7
				(4256382)	(4.2)	(18.4)
4.1 Consumer Durables	20044	18959	21431	21169	5.6	11.7
4.2 Housing	1936428	1767458	1999950	2428202	25.4	37.4
				(1998537)	(3.2)	(13.1)
4.3 Advances against Fixed Deposits	121897	87991	120427	109254	-10.4	24.2
4.4 Advances to Individuals against share & bonds	6778	6473	6934	6720	-0.8	3.8
4.5 Credit Card Outstanding	194282	162839	209376	213592	9.9	31.2
4.6 Education	96847	86090	101839	103181	6.5	19.9
4.7 Vehicle Loans	500299	436997	523441	529435	5.8	21.2
4.8 Loan against gold jewellery	88428	77785	95347	95746	8.3	23.1
4.9 Other Personal Loans	1120165	949627	1182229	1224534	9.3	28.9
				(1179345)	(5.3)	(24.2)
5. Priority Sector (Memo)						
(i) Agriculture & Allied Activities ⁴	1708951	1535442	1818792	1800225	5.3	17.2
(ii) Micro & Small Enterprises ⁵	1570231	1436346	1695793	1678935	6.9	16.9
(iii) Medium Enterprises ⁶	399260	367377	418443	407279	2.0	10.9
(iv) Housing	621376	606970	630609	756732	21.8	24.7
				(654784)	(5.4)	(7.9)
(v) Education Loans	59507	57499	59873	60338	1.4	4.9
(vi) Renewable Energy	4656	4239	4568	4532	-2.7	6.9
(vii) Social Infrastructure	2464	2535	2653	2580	4.7	1.8
(viii) Export Credit	15424	18101	9745	8920	-42.2	-50.7
(ix) Others	59659	52485	68321	51555	-13.6	-1.8
(x) Weaker Sections including net PSLC- SF/MF	1384249	1219078	1405152	1429701	3.3	17.3

Notes: (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, pertaining to the last reporting Friday of the month.

(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.

(3) Credit data are adjusted for past reporting errors by select SCBs from December 2021 onwards.

(4) Data since July 28, 2023 include the impact of the merger of a non-bank with a bank. Figures in parentheses exclude the impact of the merger.

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.