

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
		Jan.31	Jan.29	2020-21	2021
	1	2	3	%	%
1 Gross Bank Credit	9263132	8978800	9497150	2.5	5.8
1.1 Food Credit	51590	78664	86817	68.3	10.4
1.2 Non-food Credit	9211542	8900136	9410333	2.2	5.7
1.2.1 Agriculture & Allied Activities	1157795	1153386	1267714	9.5	9.9
1.2.2 Industry	2905151	2817524	2781575	-4.3	-1.3
1.2.2.1 Micro and Small ¹	385834	373050	376297	-2.5	0.9
1.2.2.2 Medium	101588	106813	127227	25.2	19.1
1.2.2.3 Large	2417729	2337661	2278051	-5.8	-2.5
1.2.3 Services	2594947	2431976	2636628	1.6	8.4
1.2.3.1 Transport Operators	140142	139160	151553	8.1	8.9
1.2.3.2 Computer Software	20050	18775	18731	-6.6	-0.2
1.2.3.3 Tourism, Hotels & Restaurants	45978	45395	49413	7.5	8.9
1.2.3.4 Shipping	6557	6682	7183	9.5	7.5
1.2.3.5 Aviation	6429	5581	12280	91.0	120.0
1.2.3.6 Professional Services	176997	172206	129080	-27.1	-25.0
1.2.3.7 Trade	552391	519547	600957	8.8	15.7
1.2.3.7.1 Wholesale Trade	263396	237341	298232	13.2	25.7
1.2.3.7.2 Retail Trade	288995	282207	302725	4.8	7.3
1.2.3.8 Commercial Real Estate	229770	227266	233671	1.7	2.8
1.2.3.9 Non-Banking Financial Companies ² (NBFCs) of which,	904785	831186	885852	-2.1	6.6
1.2.3.9.1 Housing Finance Companies (HFCs)	216532	149684	150390	-30.5	0.5
1.2.3.9.2 Public Financial Institutions (PFIs)	39789	28325	71109	78.7	151.0
1.2.3.10 Other Services ³	511847	466179	547910	7.0	17.5
1.2.4 Personal Loans	2553649	2497250	2724415	6.7	9.1
1.2.4.1 Consumer Durables	9299	6453	7397	-20.4	14.6
1.2.4.2 Housing	1338961	1316473	1417538	5.9	7.7
1.2.4.3 Advances against Fixed Deposits	79494	67240	67176	-15.5	-0.1
1.2.4.4 Advances to Individuals against share & bonds	5334	5185	4163	-22.0	-19.7
1.2.4.5 Credit Card Outstanding	108097	110864	116361	7.6	5.0
1.2.4.6 Education	65744	67038	64364	-2.1	-4.0
1.2.4.7 Vehicle Loans	220610	220240	235882	6.9	7.1
1.2.4.8 Loan against gold jewellery	26192	18596	43141	64.7	132.0
1.2.4.9 Other Personal Loans	699919	685162	768392	9.8	12.1
1.2A Priority Sector(Memo)					
1.2A.1 Agriculture & Allied Activities ⁴	1133726	1125885	1246880	10.0	10.7
1.2A.2 Micro & Small Enterprises ⁵	1078702	1079522	1148502	6.5	6.4
1.2A.3 Medium Enterprises ⁶	132360	127608	163182	23.3	27.9
1.2A.4 Housing	459573	463249	470361	2.3	1.5
1.2A.5 Education Loans	50335	53335	50014	-0.6	-6.2
1.2A.6 Renewable Energy	1037	875	1282	23.6	46.4
1.2A.7 Social Infrastructure	997	997	1971	97.6	97.7
1.2A.8 Export Credit ⁷	16575	13508	17151	3.5	27.0
1.2A.9 Others	12852	14055	14765	14.9	5.0
1.2A.10 Weaker Sections including net PSLC- SF/MF	725267	735960	766466	5.7	4.1

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.