

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
			Aug. 26	Jul. 28		
	1	2	3	4	%	%
I. Bank Credit (II + III)	13675235	12458658	14803212	14920147	9.1	19.8
			(14186270)	(14317945)	(4.7)	(14.9)
II. Food Credit	19906	27761	20836	19355	-2.8	-30.3
III. Non-food Credit	13655330	12430897	14782375	14900791	9.1	19.9
			(14165434)	(14298590)	(4.7)	(15.0)
1. Agriculture & Allied Activities	1687191	1540450	1786862	1796113	6.5	16.6
2. Industry (Micro and Small, Medium and Large)	3336722	3194889	3365411	3407881	2.1	6.7
			(3347200)	(3389622)	(1.6)	(6.1)
2.1 Micro and Small	598390	561701	611474	621844	3.9	10.7
2.2 Medium	253384	232922	254540	255701	0.9	9.8
2.3 Large	2484949	2400266	2499398	2530336	1.8	5.4
3. Services	3608574	3161534	3919012	3943220	9.3	24.7
			(3787000)	(3814657)	(5.7)	(20.7)
3.1 Transport Operators	176239	154843	187449	188944	7.2	22.0
3.2 Computer Software	21559	19697	22039	22206	3.0	12.7
3.3 Tourism, Hotels & Restaurants	66466	64184	70988	71858	8.1	12.0
3.4 Shipping	6677	7100	5730	5604	-16.1	-21.1
3.5 Aviation	28330	23182	40134	39603	39.8	70.8
3.6 Professional Services	134661	118689	142913	143340	6.4	20.8
3.7 Trade	819921	731760	843538	835897	1.9	14.2
3.7.1. Wholesale Trade ¹	396631	381644	420991	403155	1.6	5.6
3.7.2 Retail Trade	423291	350116	422547	432742	2.2	23.6
3.8 Commercial Real Estate	314604	295212	407014	408759	29.9	38.5
			(331109)	(336177)	(6.9)	(13.9)
3.9 Non-Banking Financial Companies (NBFCs) ² of which,	1331097	1099392	1377165	1383446	3.9	25.8
3.9.1 Housing Finance Companies (HFCs)	314678	300879	316817	309883	-1.5	3.0
3.9.2 Public Financial Institutions (PFIs)	175614	139218	182824	178994	1.9	28.6
3.10 Other Services ³	709020	647474	822042	843563	19.0	30.3
			(781377)	(803216)	(13.3)	(24.1)
4. Personal Loans	4085168	3647906	4717408	4770125	16.8	30.8
			(4257423)	(4314756)	(5.6)	(18.3)
4.1 Consumer Durables	20044	19096	21169	21221	5.9	11.1
4.2 Housing	1936428	1783815	2431647	2456320	26.8	37.7
			(2000508)	(2029296)	(4.8)	(13.8)
4.3 Advances against Fixed Deposits	121897	92579	109270	111037	-8.9	19.9
4.4 Advances to Individuals against share & bonds	6778	6555	6718	6833	0.8	4.2
4.5 Credit Card Outstanding	194282	167543	213592	217864	12.1	30.0
4.6 Education	96847	88626	103183	106502	10.0	20.2
4.7 Vehicle Loans	500299	442784	529435	533965	6.7	20.6
4.8 Loan against gold jewellery	88428	78835	95746	96265	8.9	22.1
4.9 Other Personal Loans	1120165	968074	1206648	1220119	8.9	26.0
			(1178414)	(1192357)	(6.4)	(23.2)
5. Priority Sector (Memo)						
(i) Agriculture & Allied Activities ⁴	1708951	1543634	1800225	1816482	6.3	17.7
(ii) Micro & Small Enterprises ⁵	1570231	1444704	1676972	1718268	9.4	18.9
(iii) Medium Enterprises ⁶	399260	365946	407258	408062	2.2	11.5
(iv) Housing	621376	618053	762542	723138	16.4	17.0
			(665249)	(622272)	(0.1)	(0.7)
(v) Education Loans	59507	58329	60338	60553	1.8	3.8
(vi) Renewable Energy	4656	4253	4532	4766	2.4	12.0
(vii) Social Infrastructure	2464	2388	2580	2572	4.4	7.7
(viii) Export Credit	15424	16692	8920	9215	-40.3	-44.8
(ix) Others	59659	52451	51555	48587	-18.6	-7.4
(x) Weaker Sections including net PSLC- SF/MF	1384249	1243051	1429701	1416790	2.4	14.0

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) 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.