

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

(₹ Crore)

Sector	Outstanding as on				Growth (%)	
	Mar.26, 2021	2020	2021		Financial year so far	Y-o-Y
		Aug.28	Jul.30	Aug.27	2021-22	2021
	1	2	3	4	%	%
I. Gross Bank Credit (II+III)	10949509	10216158	10910416	10897463	-0.5	6.7
II. Food Credit	61254	65941	77478	68801	12.3	4.3
III. Non-food Credit	10888255	10150217	10832938	10828662	-0.5	6.7
1. Agriculture & Allied Activities	1271047	1171679	1318024	1304270	2.6	11.3
2. Industry (Micro and Small, Medium and Large)	2895786	2757526	2824855	2819601	-2.6	2.3
2.1 Micro and Small ¹	383854	354380	386092	390108	1.6	10.1
2.2 Medium	136054	104148	163401	170177	25.1	63.4
2.3 Large	2375878	2298998	2275362	2259315	-4.9	-1.7
3. Services	2647362	2536619	2597736	2625323	-0.8	3.5
3.1 Transport Operators	133953	127391	132405	131845	-1.6	3.5
3.2 Computer Software	19183	17818	19192	18541	-3.3	4.1
3.3 Tourism, Hotels & Restaurants	48019	45613	48398	48563	1.1	6.5
3.4 Shipping	7188	4957	7142	6997	-2.7	41.1
3.5 Aviation	25643	25807	30351	28278	10.3	9.6
3.6 Professional Services	105253	106814	97174	99935	-5.1	-6.4
3.7 Trade	590377	552665	594351	591683	0.2	7.1
3.7.1 Wholesale Trade	309611	273523	313305	309807	0.1	13.3
3.7.2 Retail Trade	280766	279142	281046	281876	0.4	1.0
3.8 Commercial Real Estate	264246	260797	262655	258286	-2.3	-1.0
3.9 Non-Banking Financial Companies (NBFCs) ² of which,	937949	893062	892226	870541	-7.2	-2.5
3.9.1 Housing Finance Companies (HFCs)	215189	186983	169722	205093	-4.7	9.7
3.9.2 Public Financial Institutions (PFIs)	78442	38887	78398	77833	-0.8	100.2
3.10 Other Services ³	515550	501695	513843	570654	10.7	13.7
4. Personal Loans	2845527	2580501	2858741	2893913	1.7	12.1
4.1 Consumer Durables	8810	7931	9526	10258	16.4	29.4
4.2 Housing	1458358	1345571	1466762	1469744	0.8	9.2
4.3 Advances against Fixed Deposits	62975	55096	59191	61088	-3.0	10.9
4.4 Advances to Individuals against share & bonds	4419	5985	4453	4390	-0.7	-26.6
4.5 Credit Card Outstanding	116537	104833	111323	115612	-0.8	10.3
4.6 Education	63968	65033	62531	62964	-1.6	-3.2
4.7 Vehicle Loans	267352	248210	265951	268643	0.5	8.2
4.8 Loan against gold jewellery	60724	37860	62412	62926	3.6	66.2
4.9 Other Personal Loans	802385	709983	816592	838288	4.5	18.1
5. Priority Sector (Memo)						
5.1 Agriculture & Allied Activities ⁴	1235082	1154920	1260065	1249775	1.2	8.2
5.2 Micro & Small Enterprises ⁵	1113243	1098330	1099061	1110565	-0.2	1.1
5.3 Medium Enterprises ⁶	207615	139525	209743	215688	3.9	54.6
5.4 Housing	468659	473048	471896	470652	0.4	-0.5
5.5 Education Loans	48201	52013	46754	46993	-2.5	-9.7
5.6 Renewable Energy	1171	1017	1230	1313	12.1	29.1
5.7 Social Infrastructure	2352	980	2438	2619	11.4	167.3
5.8 Export Credit ⁷	19028	14464	21765	17875	-6.1	23.6
5.9 Others	9169	9166	29024	15988	74.4	74.4
5.10 Weaker Sections including net PSLC- SF/MF	813263	722250	775238	814998	0.2	12.8

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 90 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

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.