

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

(₹ Crore)

Sector	Outstanding as on				Growth (%)	
	Mar.25, 2022	2022		2023	Financial year so far	Y-o-Y
		Jan.28	Dec.30	Jan.27	2022-23	2023
	1	2	3	4	%	%
<b>I. Bank Credit (II+III)</b>	<b>11891314</b>	<b>11468977</b>	<b>13304393</b>	<b>13341662</b>	<b>12.2</b>	<b>16.3</b>
<b>II. Food Credit</b>	<b>55011</b>	<b>82390</b>	<b>53972</b>	<b>50165</b>	<b>-8.8</b>	<b>-39.1</b>
<b>III. Non-food Credit</b>	<b>11836304</b>	<b>11386587</b>	<b>13250421</b>	<b>13291496</b>	<b>12.3</b>	<b>16.7</b>
<b>1. Agriculture &amp; Allied Activities</b>	<b>1461719</b>	<b>1431992</b>	<b>1630871</b>	<b>1638079</b>	<b>12.1</b>	<b>14.4</b>
<b>2. Industry (Micro and Small, Medium and Large )</b>	<b>3156067</b>	<b>3024185</b>	<b>3289497</b>	<b>3288720</b>	<b>4.2</b>	<b>8.7</b>
2.1 Micro and Small	532792	502516	579070	578976	8.7	15.2
2.2 Medium	213996	199075	237564	235162	9.9	18.1
2.3 Large	2409279	2322594	2472863	2474582	2.7	6.5
<b>3. Services</b>	<b>3011975</b>	<b>2862868</b>	<b>3496605</b>	<b>3477752</b>	<b>15.5</b>	<b>21.5</b>
3.1 Transport Operators	155352	147641	164451	166550	7.2	12.8
3.2 Computer Software	20899	20516	22404	21071	0.8	2.7
3.3 Tourism, Hotels & Restaurants	64378	63571	64551	64909	0.8	2.1
3.4 Shipping	8436	7210	7307	7259	-14.0	0.7
3.5 Aviation	23979	24212	28930	27824	16.0	14.9
3.6 Professional Services	116742	108561	126739	127711	9.4	17.6
3.7 Trade	696301	665677	769244	777832	11.7	16.8
3.7.1 Wholesale Trade	351213	340021	376968	381139	8.5	12.1
3.7.2 Retail Trade	345088	325656	392276	396692	15.0	21.8
3.8 Commercial Real Estate	291168	291336	309031	313440	7.6	7.6
3.9 Non-Banking Financial Companies (NBFCs) <sup>1</sup> of which,	1022399	983457	1310200	1287906	26.0	31.0
3.9.1 Housing Finance Companies (HFCs)	282048	271849	311071	309755	9.8	13.9
3.9.2 Public Financial Institutions (PFIs)	137084	132626	181330	181803	32.6	37.1
3.10 Other Services <sup>2</sup>	612320	550688	693750	683251	11.6	24.1
<b>4. Personal Loans</b>	<b>3386982</b>	<b>3287408</b>	<b>3935144</b>	<b>3958874</b>	<b>16.9</b>	<b>20.4</b>
4.1 Consumer Durables	27628	25707	36640	36910	33.6	43.6
4.2 Housing	1684424	1636091	1898411	1888144	12.1	15.4
4.3 Advances against Fixed Deposits	83379	84263	109937	109749	31.6	30.2
4.4 Advances to Individuals against share & bonds	6261	6149	6806	6858	9.5	11.5
4.5 Credit Card Outstanding	148416	144162	180090	186783	25.9	29.6
4.6 Education	82723	82302	92754	95226	15.1	15.7
4.7 Vehicle Loans	402689	395803	484747	496662	23.3	25.5
4.8 Loan against gold jewellery	73960	74779	84256	85928	16.2	14.9
4.9 Other Personal Loans	877503	838150	1041502	1052614	20.0	25.6
<b>5. Priority Sector (Memo)</b>						
(i) Agriculture & Allied Activities <sup>3</sup>	1484923	1438373	1673097	1656599	11.6	15.2
(ii) Micro & Small Enterprises <sup>4</sup>	1377848	1331451	1526256	1534099	11.3	15.2
(iii) Medium Enterprises <sup>5</sup>	351900	335174	386473	393252	11.8	17.3
(iv) Housing	616814	600300	617924	614829	-0.3	2.4
(v) Education Loans	58118	59045	58998	59250	1.9	0.3
(vi) Renewable Energy	3842	2259	4782	4617	20.2	104.3
(vii) Social Infrastructure	2483	2523	2473	2499	0.6	-1.0
(viii) Export Credit	23681	24546	15673	14390	-39.2	-41.4
(ix) Others	37159	39770	52093	48680	31.0	22.4
(x) Weaker Sections including net PSLC- SF/MF	1180928	1072268	1381194	1365708	15.6	27.4

**Note 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.

**Note 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.

**Note 3:** Credit data are adjusted for past reporting errors by select SCBs from December 2021 onwards.

<sup>1</sup> NBFCs include HFCs, PFIs, Microfinance Institutions (MFIs), NBFCs engaged in gold loan and others.

<sup>2</sup> "Other Services" include Mutual Fund (MFs), Banking and Finance other than NBFCs and MFs and other services which are not indicated elsewhere under services.

<sup>3</sup> "Agriculture and Allied Activities" under the priority sector also include priority sector lending certificates (PSLCs).

<sup>4</sup> "Micro and Small Enterprises" under the priority sector include credit to micro and small enterprises in industry and services sectors and also include PSLCs.

<sup>5</sup> "Medium Enterprises" under the priority sector include credit to medium enterprises in industry and services sectors.