

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	Y-o-Y
			Apr.22	Mar.24		
	1	2	3	4	%	%
I. Bank Credit (II+III)	13675228	11956336	13675228	13857671	1.3	15.9
II. Food Credit	19906	42552	19906	21292	7.0	-50.0
III. Non-food Credit	13655322	11913784	13655322	13836379	1.3	16.1
1. Agriculture & Allied Activities	1687191	1478032	1687191	1725511	2.3	16.7
2. Industry (Micro and Small, Medium and Large)	3336722	3148879	3336722	3369940	1.0	7.0
2.1 Micro and Small	598390	544724	598390	597629	-0.1	9.7
2.2 Medium	256023	218492	256023	260141	1.6	19.1
2.3 Large	2482310	2385663	2482310	2512171	1.2	5.3
3. Services	3608574	3012615	3608574	3664109	1.5	21.6
3.1 Transport Operators	176239	152094	176239	180377	2.3	18.6
3.2 Computer Software	21559	20244	21559	21568	0.0	6.5
3.3 Tourism, Hotels & Restaurants	66466	64964	66466	66959	0.7	3.1
3.4 Shipping	6677	7917	6677	6342	-5.0	-19.9
3.5 Aviation	28330	23067	28330	29983	5.8	30.0
3.6 Professional Services	134661	117820	134661	135928	0.9	15.4
3.7 Trade	819921	706206	819921	834959	1.8	18.2
3.7.1 Wholesale Trade ¹	396631	367136	396631	413551	4.3	12.6
3.7.2 Retail Trade	423291	339070	423291	421409	-0.4	24.3
3.8 Commercial Real Estate	314604	295127	314604	321861	2.3	9.1
3.9 Non-Banking Financial Companies (NBFCs) ² of which,	1331097	1041701	1331097	1345436	1.1	29.2
3.9.1 Housing Finance Companies (HFCs)	314678	290838	314678	313353	-0.4	7.7
3.9.2 Public Financial Institutions (PFIs)	175614	132178	175614	177673	1.2	34.4
3.10 Other Services ³	709020	583476	709020	720697	1.6	23.5
4. Personal Loans	4085168	3449006	4085168	4119592	0.8	19.4
4.1 Consumer Durables	37323	28907	37323	37816	1.3	30.8
4.2 Housing	1936428	1705233	1936428	1949920	0.7	14.3
4.3 Advances against Fixed Deposits	121897	84108	121897	112597	-7.6	33.9
4.4 Advances to Individuals against share & bonds	6778	6025	6778	6803	0.4	12.9
4.5 Credit Card Outstanding	194282	154437	194282	200258	3.1	29.7
4.6 Education	96847	82572	96847	97395	0.6	18.0
4.7 Vehicle Loans	502780	413375	502780	508937	1.2	23.1
4.8 Loan against gold jewellery	88428	74473	88428	89665	1.4	20.4
4.9 Other Personal Loans	1100404	899876	1100404	1116201	1.4	24.0
5. Priority Sector (Memo)						
(i) Agriculture & Allied Activities ⁴	1708951	1527712	1708951	1682168	-1.6	10.1
(ii) Micro & Small Enterprises ⁵	1570231	1404658	1570231	1580835	0.7	12.5
(iii) Medium Enterprises ⁶	399260	359522	399260	403313	1.0	12.2
(iv) Housing	621376	614256	621376	623781	0.4	1.6
(v) Education Loans	59507	57751	59507	59290	-0.4	2.7
(vi) Renewable Energy	4656	3607	4656	4614	-0.9	27.9
(vii) Social Infrastructure	2464	2541	2464	2494	1.2	-1.9
(viii) Export Credit	15322	21759	15322	13675	-10.7	-37.2
(ix) Others	59659	43293	59659	51805	-13.2	19.7
(x) Weaker Sections including net PSLC- SF/MF	1384249	1208342	1384249	1355514	-2.1	12.2

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.

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 Funds (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.