

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
			Feb.28	Jan.29		
	1	2	3	4	%	%
1 Gross Bank Credit	9263132	8980093	9497150	9569167	3.3	6.6
1.1 Food Credit	51590	65384	86817	74943	45.3	14.6
1.2 Non-food Credit	9211542	8914709	9410333	9494225	3.1	6.5
1.2.1 Agriculture & Allied Activities	1157795	1155990	1267714	1274075	10.0	10.2
1.2.2 Industry ¹	2905151	2792811	2781575	2786202	-4.1	-0.2
1.2.2.1 Micro and Small	381825	371333	376297	376919	-1.3	1.5
1.2.2.2 Medium	105597	107502	127227	130105	23.2	21.0
1.2.2.3 Large	2417729	2313976	2278051	2279177	-5.7	-1.5
1.2.3 Services	2594947	2433859	2636628	2660022	2.5	9.3
1.2.3.1 Transport Operators	137815	137662	151553	148681	7.9	8.0
1.2.3.2 Computer Software	20050	19205	18731	18520	-7.6	-3.6
1.2.3.3 Tourism, Hotels & Restaurants	45978	45184	49413	48102	4.6	6.5
1.2.3.4 Shipping	5469	5439	7183	7557	38.2	38.9
1.2.3.5 Aviation	17983	17245	12280	21440	19.2	24.3
1.2.3.6 Professional Services	176997	172816	129080	124228	-29.8	-28.1
1.2.3.7 Trade	552391	538607	600957	584996	5.9	8.6
1.2.3.7.1 Wholesale Trade	263396	254832	298232	294029	11.6	15.4
1.2.3.7.2 Retail Trade	288995	283774	302725	290967	0.7	2.5
1.2.3.8 Commercial Real Estate	229770	228826	233671	232473	1.2	1.6
1.2.3.9 Non-Banking Financial Companies (NBFCs) ² of which,	904638	820725	885852	896459	-0.9	9.2
1.2.3.9.1 Housing Finance Companies (HFCs)	159758	154855	150390	168883	5.7	9.1
1.2.3.9.2 Public Financial Institutions (PFIs)	39642	37283	71109	80091	102.0	114.8
1.2.3.10 Other Services ³	503855	448150	547910	577564	14.6	28.9
1.2.4 Personal Loans	2553649	2532048	2724415	2773926	8.6	9.6
1.2.4.1 Consumer Durables	9299	6495	7397	7242	-22.1	11.5
1.2.4.2 Housing	1337899	1327920	1417538	1440095	7.6	8.4
1.2.4.3 Advances against Fixed Deposits	79494	75469	67176	66073	-16.9	-12.5
1.2.4.4 Advances to Individuals against share & bonds	5334	5183	4163	4319	-19.0	-16.7
1.2.4.5 Credit Card Outstanding	108097	110946	116361	116290	7.6	4.8
1.2.4.6 Education	65744	66563	64364	64346	-2.1	-3.3
1.2.4.7 Vehicle Loans	220610	221129	235882	239406	8.5	8.3
1.2.4.8 Loan against gold jewellery	33303	31993	43141	56263	68.9	75.9
1.2.4.9 Other Personal Loans	693870	686348	768392	779891	12.4	13.6
1.2A Priority Sector (Memo)						
1.2A.1 Agriculture & Allied Activities ⁴	1131285	1122642	1246880	1249160	10.4	11.3
1.2A.2 Micro & Small Enterprises ⁵	1080373	1058606	1148502	1131832	4.8	6.9
1.2A.3 Medium Enterprises ⁶	130588	127125	163182	193765	48.4	52.4
1.2A.4 Housing	459574	499415	470361	474863	3.3	-4.9
1.2A.5 Education Loans	50335	53858	50014	48552	-3.5	-9.9
1.2A.6 Renewable Energy	1037	841	1282	1411	36.1	67.8
1.2A.7 Social Infrastructure	997	923	1971	2144	115.0	132.3
1.2A.8 Export Credit ⁷	16575	14357	17151	15070	-9.1	5.0
1.2A.9 Others	15393	18253	14765	20073	30.4	10.0
1.2A.10 Weaker Sections including net PSLC- SF/MF	727810	687233	766466	781858	7.4	13.8

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.