

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
			Feb.25	Jan.27		
	1	2	3	4	%	%
I. Bank Credit (II+III)	11891314	11643717	13341662	13450706	13.1	15.5
II. Food Credit	55011	68224	50165	35276	-35.9	-48.3
III. Non-food Credit	11836304	11575493	13291496	13415430	13.3	15.9
1. Agriculture & Allied Activities	1461719	1440634	1638079	1655938	13.3	14.9
2. Industry (Micro and Small, Medium and Large)	3156067	3076840	3288720	3291205	4.3	7.0
2.1 Micro and Small	532792	518873	578976	587494	10.3	13.2
2.2 Medium	213996	206949	235162	234858	9.7	13.5
2.3 Large	2409279	2351018	2474582	2468853	2.5	5.0
3. Services	3011975	2920284	3477752	3523813	17.0	20.7
3.1 Transport Operators	155352	148976	166550	168735	8.6	13.3
3.2 Computer Software	20899	20317	21071	20621	-1.3	1.5
3.3 Tourism, Hotels & Restaurants	64378	64304	64909	65234	1.3	1.4
3.4 Shipping	8436	7303	7259	6881	-18.4	-5.8
3.5 Aviation	23979	23890	27824	27819	16.0	16.4
3.6 Professional Services	116742	113845	127711	131443	12.6	15.5
3.7 Trade	696301	683736	777832	798032	14.6	16.7
3.7.1 Wholesale Trade	351213	344335	381139	389231	10.8	13.0
3.7.2 Retail Trade	345088	339401	396692	408801	18.5	20.4
3.8 Commercial Real Estate	291168	288326	313440	312809	7.4	8.5
3.9 Non-Banking Financial Companies (NBFCs) ¹ of which,	1022399	988882	1287906	1309521	28.1	32.4
3.9.1 Housing Finance Companies (HFCs)	282048	273442	309755	307870	9.2	12.6
3.9.2 Public Financial Institutions (PFIs)	137084	129407	181803	178651	30.3	38.1
3.10 Other Services 2	612320	580704	683251	682720	11.5	17.6
4. Personal Loans	3386982	3333416	3958874	4013299	18.5	20.4
4.1 Consumer Durables	27628	26552	36910	37011	34.0	39.4
4.2 Housing	1684424	1661241	1888144	1910531	13.4	15.0
4.3 Advances against Fixed Deposits	83379	79349	109749	113457	36.1	43.0
4.4 Advances to Individuals against share & bonds	6261	6195	6858	6937	10.8	12.0
4.5 Credit Card Outstanding	148416	144646	186783	186856	25.9	29.2
4.6 Education	82723	82887	95226	96164	16.2	16.0
4.7 Vehicle Loans	402689	401800	496662	495922	23.2	23.4
4.8 Loan against gold jewellery	73960	73193	85928	87822	18.7	20.0
4.9 Other Personal Loans	877503	857554	1052614	1078599	22.9	25.8
5. Priority Sector (Memo)						
(i) Agriculture & Allied Activities ³	1484923	1448989	1656599	1686333	13.6	16.4
(ii) Micro & Small Enterprises ⁴	1377848	1381186	1534099	1561345	13.3	13.0
(iii) Medium Enterprises ⁵	351900	347595	393252	390714	11.0	12.4
(iv) Housing	616814	606141	614829	619039	0.4	2.1
(v) Education Loans	58118	58553	59250	59362	2.1	1.4
(vi) Renewable Energy	3842	2750	4617	4642	20.8	68.8
(vii) Social Infrastructure	2483	2545	2499	2449	-1.4	-3.8
(viii) Export Credit	24177	23965	14390	14396	-40.5	-39.9
(ix) Others	37159	40414	48680	50056	34.7	23.9
(x) Weaker Sections including net PSLC- SF/MF	1180928	1142535	1365708	1428627	21.0	25.0

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 NBFCs include HFCs, PFIs, Microfinance Institutions (MFIs), NBFCs engaged in gold loan and others.

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

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

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

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