

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
		Mar.25	Feb.24	Mar.24	2022-23	2023
	1	2	3	4	%	%
I. Bank Credit (II+III)	11891314	11891314	13450269	13675228	15.0	15.0
II. Food Credit	55011	55011	35276	19906	-63.8	-63.8
III. Non-food Credit	11836304	11836304	13414993	13655322	15.4	15.4
1. Agriculture & Allied Activities	1461719	1461719	1655938	1687191	15.4	15.4
2. Industry (Micro and Small, Medium and Large)	3156067	3156067	3291205	3336722	5.7	5.7
2.1 Micro and Small	532792	532792	587494	598390	12.3	12.3
2.2 Medium	213996	213996	234858	256023	19.6	19.6
2.3 Large	2409279	2409279	2468853	2482310	3.0	3.0
3. Services	3011975	3011975	3523813	3608574	19.8	19.8
3.1 Transport Operators	155352	155352	168735	176239	13.4	13.4
3.2 Computer Software	20899	20899	20621	21559	3.2	3.2
3.3 Tourism, Hotels & Restaurants	64378	64378	65234	66466	3.2	3.2
3.4 Shipping	8436	8436	6881	6677	-20.8	-20.8
3.5 Aviation	23979	23979	27819	28330	18.1	18.1
3.6 Professional Services	116742	116742	131443	134661	15.3	15.3
3.7 Trade	696301	696301	798032	819921	17.8	17.8
3.7.1 Wholesale Trade	351213	351213	389231	396631	12.9	12.9
3.7.2 Retail Trade	345088	345088	408801	423291	22.7	22.7
3.8 Commercial Real Estate	291168	291168	312809	314579	8.0	8.0
3.9 Non-Banking Financial Companies (NBFCs) ¹ of which,	1022399	1022399	1309521	1331097	30.2	30.2
3.9.1 Housing Finance Companies (HFCs)	282048	282048	307870	314678	11.6	11.6
3.9.2 Public Financial Institutions (PFIs)	137084	137084	178651	175614	28.1	28.1
3.10 Other Services ²	612320	612320	682720	709044	15.8	15.8
4. Personal Loans	3386982	3386982	4013299	4085168	20.6	20.6
4.1 Consumer Durables	27628	27628	37011	37323	35.1	35.1
4.2 Housing	1684424	1684424	1910531	1936428	15.0	15.0
4.3 Advances against Fixed Deposits	83379	83379	113457	121897	46.2	46.2
4.4 Advances to Individuals against share & bonds	6261	6261	6937	6778	8.3	8.3
4.5 Credit Card Outstanding	148416	148416	186856	194282	30.9	30.9
4.6 Education	82723	82723	96164	96847	17.1	17.1
4.7 Vehicle Loans	402689	402689	495922	502780	24.9	24.9
4.8 Loan against gold jewellery	73960	73960	87822	88428	19.6	19.6
4.9 Other Personal Loans	877503	877503	1078599	1100404	25.4	25.4
5. Priority Sector (Memo)						
(i) Agriculture & Allied Activities ³	1484923	1484923	1686333	1708951	15.1	15.1
(ii) Micro & Small Enterprises ⁴	1377848	1377848	1562145	1570295	14.0	14.0
(iii) Medium Enterprises ⁵	351900	351900	390714	399008	13.4	13.4
(iv) Housing	616814	616814	619039	621376	0.7	0.7
(v) Education Loans	58118	58118	59362	58634	0.9	0.9
(vi) Renewable Energy	3842	3842	4642	4656	21.2	21.2
(vii) Social Infrastructure	2483	2483	2449	2464	-0.8	-0.8
(viii) Export Credit	24177	24177	14396	15696	-35.1	-35.1
(ix) Others	37159	37159	50056	59659	60.5	60.5
(x) Weaker Sections including net PSLC- SF/MF	1180928	1180928	1428627	1441513	22.1	22.1

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 Fund (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.