

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

(₹ Crore)

Sector	Outstanding as on				Growth (%)	
	Mar.25, 2022	2021	2022		Financial year so far 2022-23	Y-o-Y 2022
			Aug.27	Jul.29		
	1	2	3	4	%	%
I. Gross Bank Credit (II+III)	11891314	10897601	12369224	12457877	4.8	15.5
II. Food Credit	55011	68800	32345	27761	-49.5	-59.7
III. Non-food Credit	11836304	10828801	12336880	12430116	5.0	16.0
1. Agriculture & Allied Activities	1461719	1358005	1529206	1540450	5.4	13.4
2. Industry (Micro and Small, Medium and Large)	3156067	2867842	3182010	3194889	1.2	11.4
2.1 Micro and Small ¹	532792	438790	557251	562518	5.6	28.2
2.2 Medium	213996	162360	219327	220102	2.9	35.6
2.3 Large	2409279	2266692	2405433	2412269	0.1	6.4
3. Services	3017258	2698121	3171546	3161533	4.8	17.2
3.1 Transport Operators	155352	141179	155202	154843	-0.3	9.7
3.2 Computer Software	20899	19658	20925	19697	-5.8	0.2
3.3 Tourism, Hotels & Restaurants	64378	60663	65089	64184	-0.3	5.8
3.4 Shipping	8436	7369	7306	7100	-15.8	-3.7
3.5 Aviation	23979	29408	22498	23182	-3.3	-21.2
3.6 Professional Services	116742	111643	118567	118689	1.7	6.3
3.7 Trade	696301	626210	720086	731760	5.1	16.9
3.7.1 Wholesale Trade	351213	324393	366135	381644	8.7	17.6
3.7.2 Retail Trade	345088	301817	353950	350116	1.5	16.0
3.8 Commercial Real Estate	291168	281588	294842	295212	1.4	4.8
3.9 Non-Banking Financial Companies (NBFCs) ² of which,	1078447	895624	1163637	1144622	6.1	27.8
3.9.1 Housing Finance Companies (HFCs)	278979	262110	305509	294601	5.6	12.4
3.9.2 Public Financial Institutions (PFIs)	144121	83514	157764	151675	5.2	81.6
3.10 Other Services ³	561556	524778	603395	602243	7.2	14.8
4. Personal Loans	3381699	3051522	3594016	3647906	7.9	19.5
4.1 Consumer Durables	27628	19930	32175	32919	19.2	65.2
4.2 Housing	1684424	1534090	1769249	1785713	6.0	16.4
4.3 Advances against Fixed Deposits	78730	63507	87991	92579	17.6	45.8
4.4 Advances to Individuals against share & bonds	6161	5496	6473	6555	6.4	19.3
4.5 Credit Card Outstanding	147789	131532	162706	167443	13.3	27.3
4.6 Education	82723	78787	85098	87456	5.7	11.0
4.7 Vehicle Loans	402689	372191	438973	444808	10.5	19.5
4.8 Loan against gold jewellery	75311	72162	77325	78104	3.7	8.2
4.9 Other Personal Loans	876244	773828	934025	952329	8.7	23.1
5. Priority Sector (Memo)						
5.1 Agriculture & Allied Activities ⁴	1484923	1372314	1535442	1543634	4.0	12.5
5.2 Micro & Small Enterprises ⁵	1377848	1212113	1441472	1449953	5.2	19.6
5.3 Medium Enterprises ⁶	351900	252123	367377	365946	4.0	45.1
5.4 Housing	616814	596950	606970	618053	0.2	3.5
5.5 Education Loans	58118	58772	57499	58329	0.4	-0.8
5.6 Renewable Energy	3538	2019	4239	4253	20.2	110.7
5.7 Social Infrastructure	2483	3054	2535	2388	-3.8	-21.8
5.8 Export Credit	23330	23247	17637	16220	-30.5	-30.2
5.9 Others	37159	34373	47359	47202	27.0	37.3
5.10 Weaker Sections including net PSLC- SF/MF	1180928	1029691	1244034	1268007	7.4	23.1

Note 1: Data are provisional. Gross bank 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 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.

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

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.