

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

(₹ Crore)

Sector	Outstanding as on				Growth (%)	
	Mar.26, 2021	2021	2022		Financial year so far	Y-o-Y
			Feb.26	Jan.28		
	1	2	3	4	%	%
I. Gross Bank Credit (II+III)	10949509	10774742	11582442	11627008	6.2	7.9
II. Food Credit	61254	75206	82390	68224	11.4	-9.3
III. Non-food Credit	10888255	10699536	11500052	11558783	6.2	8.0
1. Agriculture & Allied Activities	1343216	1312285	1432743	1448928	7.9	10.4
2. Industry (Micro and Small, Medium and Large)	3032782	2945152	3046833	3135271	3.4	6.5
2.1 Micro and Small ¹	412655	404155	464420	484465	17.4	19.9
2.2 Medium	143193	137116	223376	235050	64.1	71.4
2.3 Large	2476933	2403881	2359037	2415757	-2.5	0.5
3. Services	2818709	2808122	2904619	2966593	5.2	5.6
3.1 Transport Operators	143305	141683	155422	149178	4.1	5.3
3.2 Computer Software	19773	17698	20344	20134	1.8	13.8
3.3 Tourism, Hotels & Restaurants	59739	57440	54461	64607	8.1	12.5
3.4 Shipping	7753	8418	6871	7480	-3.5	-11.1
3.5 Aviation	26119	26652	23407	23221	-11.1	-12.9
3.6 Professional Services	107722	106349	111576	113204	5.1	6.4
3.7 Trade	632495	600840	672389	687305	8.7	14.4
3.7.1 Wholesale Trade	320677	297113	333226	336982	5.1	13.4
3.7.2 Retail Trade	311818	303727	339163	350322	12.3	15.3
3.8 Commercial Real Estate	289439	288760	275661	288221	-0.4	-0.2
3.9 Non-Banking Financial Companies (NBFCs) ² of which,	958812	895996	1014179	1027183	7.1	14.6
3.9.1 Housing Finance Companies (HFCs)	218924	191432	232739	235080	7.4	22.8
3.9.2 Public Financial Institutions (PFIs)	78987	80092	122375	118244	49.7	47.6
3.10 Other Services ³	573552	664286	570309	586058	2.2	-11.8
4. Personal Loans	2994721	2944789	3180477	3306650	10.4	12.3
4.1 Consumer Durables	17327	17055	25744	26587	53.4	55.9
4.2 Housing	1501141	1478790	1552989	1578125	5.1	6.7
4.3 Advances against Fixed Deposits	68955	60741	70009	76579	11.1	26.1
4.4 Advances to Individuals against share & bonds	5236	4957	5017	5968	14.0	20.4
4.5 Credit Card Outstanding	131193	131068	141254	144004	9.8	9.9
4.6 Education	64063	64554	63057	63130	-1.5	-2.2
4.7 Vehicle Loans	301876	298874	281518	329636	9.2	10.3
4.8 Loan against gold jewellery	60835	56596	69521	71408	17.4	26.2
4.9 Other Personal Loans	844095	832154	971366	1011213	19.8	21.5
5. Priority Sector (Memo)						
5.1 Agriculture & Allied Activities ⁴	1280970	1263614	1354691	1375748	7.4	8.9
5.2 Micro & Small Enterprises ⁵	1190612	1211174	1244132	1312435	10.2	8.4
5.3 Medium Enterprises ⁶	222912	207995	275363	298107	33.7	43.3
5.4 Housing	491507	496751	480738	487611	-0.8	-1.8
5.5 Education Loans	48262	48610	46303	45643	-5.4	-6.1
5.6 Renewable Energy	1244	1495	1965	2573	106.9	72.1
5.7 Social Infrastructure	2666	2439	2447	2480	-7.0	1.7
5.8 Export Credit	31910	27983	24418	29721	-6.9	6.2
5.9 Others	15684	17366	39788	40603	158.9	133.8
5.10 Weaker Sections including net PSLC- SF/MF	870366	837992	875210	933147	7.2	11.4

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 94 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.

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.