

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

(₹ Crore)

Sector	Outstanding as on				Growth (Per cent)	
	Mar. 24, 2023	2022	2023		Financial year so far	Y-o-Y
			Nov. 18	Oct. 20		
	1	2	3	4	%	%
<b>I. Bank Credit (II + III)</b>	<b>13675235</b>	<b>12947813</b>	<b>15425809</b>	<b>15620554</b>	<b>14.2</b>	<b>20.6</b>
			(14839378)	(15039956)	(10.0)	(16.2)
<b>II. Food Credit</b>	<b>19906</b>	<b>52240</b>	<b>19841</b>	<b>40261</b>	<b>102.3</b>	<b>-22.9</b>
<b>III. Non-food Credit</b>	<b>13655330</b>	<b>12895573</b>	<b>15405968</b>	<b>15580294</b>	<b>14.1</b>	<b>20.8</b>
			(14819537)	(14999695)	(9.8)	(16.3)
<b>1. Agriculture &amp; Allied Activities</b>	<b>1728063</b>	<b>1633889</b>	<b>1913176</b>	<b>1931215</b>	<b>11.8</b>	<b>18.2</b>
<b>2. Industry (Micro and Small, Medium and Large)</b>	<b>3416353</b>	<b>3377666</b>	<b>3572336</b>	<b>3600876</b>	<b>5.4</b>	<b>6.6</b>
			(3554596)	(3583164)	(4.9)	(6.1)
2.1 Micro and Small	633587	588395	683272	689502	8.8	17.2
2.2 Medium	268557	253286	280782	283774	5.7	12.0
2.3 Large	2514209	2535984	2608282	2627599	4.5	3.6
<b>3. Services</b>	<b>3699716</b>	<b>3400484</b>	<b>4210925</b>	<b>4264761</b>	<b>15.3</b>	<b>25.4</b>
			(4090350)	(4145875)	(12.1)	(21.9)
3.1 Transport Operators	192323	175995	215248	218897	13.8	24.4
3.2 Computer Software	24927	24202	25496	26444	6.1	9.3
3.3 Tourism, Hotels & Restaurants	69462	68161	76413	76966	10.8	12.9
3.4 Shipping	7074	7537	6628	6727	-4.9	-10.8
3.5 Aviation	28348	24452	40129	40449	42.7	65.4
3.6 Professional Services	139584	128748	154091	155924	11.7	21.1
3.7 Trade	853417	765259	925451	910846	6.7	19.0
3.7.1. Wholesale Trade <sup>1</sup>	422630	377936	464535	457385	8.2	21.0
3.7.2 Retail Trade	430788	387322	460916	453462	5.3	17.1
3.8 Commercial Real Estate	322573	311766	424139	428720	32.9	37.5
			(356561)	(362185)	(12.3)	(16.2)
3.9 Non-Banking Financial Companies (NBFCs) <sup>2</sup> of which,	1342070	1229247	1476249	1493751	11.3	21.5
3.9.1 Housing Finance Companies (HFCs)	318729	311895	322128	304460	-4.5	-2.4
3.9.2 Public Financial Institutions (PFIs)	175714	178124	190547	190672	8.5	7.0
3.10 Other Services <sup>3</sup>	719936	665119	867081	906037	25.8	36.2
			(828940)	(868549)	(20.6)	(30.6)
<b>4. Personal Loans</b>	<b>4180838</b>	<b>3888118</b>	<b>4999349</b>	<b>5056524</b>	<b>20.9</b>	<b>30.1</b>
			(4551584)	(4612590)	(10.3)	(18.6)
4.1 Consumer Durables	20983	21303	22205	23595	12.4	10.8
4.2 Housing	1988532	1894040	2564666	2594106	30.5	37.0
			(2144376)	(2177221)	(9.5)	(15.0)
4.3 Advances against Fixed Deposits	122116	96421	113973	112983	-7.5	17.2
4.4 Advances to Individuals against share & bonds	7634	7529	7872	7834	2.6	4.0
4.5 Credit Card Outstanding	204708	182320	240656	244689	19.5	34.2
4.6 Education	96853	91075	110715	111868	15.5	22.8
4.7 Vehicle Loans	502377	467706	553154	564785	12.4	20.8
4.8 Loan against gold jewellery	89382	84593	100004	100279	12.2	18.5
4.9 Other Personal Loans	1148253	1043132	1286104	1296385	12.9	24.3
			(1259170)	(1269843)	(10.6)	(21.7)
<b>5. Priority Sector (Memo)</b>						
(i) Agriculture & Allied Activities <sup>4</sup>	1746051	1666619	1938118	1960408	12.3	17.6
(ii) Micro & Small Enterprises <sup>5</sup>	1645484	1523695	1853628	1876492	14.0	23.2
(iii) Medium Enterprises <sup>6</sup>	423888	393265	461620	460435	8.6	17.1
(iv) Housing	622799	614869	742535	740319	18.9	20.4
			(642678)	(641255)	(3.0)	(4.3)
(v) Education Loans	59513	58893	61543	61559	3.4	4.5
(vi) Renewable Energy	4670	4192	4810	4677	0.1	11.6
(vii) Social Infrastructure	2464	2394	2610	2597	5.4	8.5
(viii) Export Credit	19725	19755	8016	12308	-37.6	-37.7
(ix) Others	60835	51131	59553	48865	-19.7	-4.4
(x) Weaker Sections including net PSLC- SF/MF	1411633	1350605	1554764	1530814	8.4	13.3

## Notes:

(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 95 per cent of total non-food credit extended by all SCBs, pertaining to the last reporting Friday of the month.

(2) Data since July 28, 2023 include the impact of the merger of a non-bank with a bank. Figures in parentheses exclude the impact of the merger.

1 Wholesale trade includes food procurement credit outside the food credit consortium.

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" under the priority sector also include priority sector lending certificates (PSLCs).

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

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