

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	Y-o-Y
			Sep.24	Aug.26		
	1	2	3	4	%	%
I. Gross Bank Credit (II+III)	11891314	10956817	12457877	12630051	6.2	16.4
II. Food Credit	55011	62342	27761	21788	-60.4	-65.1
III. Non-food Credit	11836304	10894475	12430116	12608263	6.5	16.9
1. Agriculture & Allied Activities	1461719	1377322	1540450	1561537	6.8	13.4
2. Industry (Micro and Small, Medium and Large)	3156067	2879155	3194889	3240817	2.7	12.6
2.1 Micro and Small ¹	532792	450704	562518	572958	7.5	27.1
2.2 Medium	213996	165207	220102	225083	5.2	36.2
2.3 Large	2409279	2263244	2412269	2442775	1.4	7.9
3. Services	3017258	2685190	3161533	3222163	6.8	20.0
3.1 Transport Operators	155352	140774	154843	157763	1.6	12.1
3.2 Computer Software	20899	19528	19697	21519	3.0	10.2
3.3 Tourism, Hotels & Restaurants	64378	61216	64184	66098	2.7	8.0
3.4 Shipping	8436	7761	7100	7245	-14.1	-6.7
3.5 Aviation	23979	30079	23182	23409	-2.4	-22.2
3.6 Professional Services	116742	110729	118689	120581	3.3	8.9
3.7 Trade	696301	614806	731760	745734	7.1	21.3
3.7.1 Wholesale Trade	351213	307160	381644	377709	7.5	23.0
3.7.2 Retail Trade	345088	307646	350116	368025	6.6	19.6
3.8 Commercial Real Estate	291168	279139	295212	297707	2.2	6.7
3.9 Non-Banking Financial Companies (NBFCs) ² of which,	1078447	897175	1144622	1171658	8.6	30.6
3.9.1 Housing Finance Companies (HFCs)	278979	254976	294601	302864	8.6	18.8
3.9.2 Public Financial Institutions (PFIs)	144121	84608	151675	152802	6.0	80.6
3.10 Other Services ³	561556	523982	602243	610451	8.7	16.5
4. Personal Loans	3381699	3095346	3647906	3702006	9.5	19.6
4.1 Consumer Durables	27628	20854	32919	33506	21.3	60.7
4.2 Housing	1684424	1556182	1785713	1805808	7.2	16.0
4.3 Advances against Fixed Deposits	78730	71894	92579	96332	22.4	34.0
4.4 Advances to Individuals against share & bonds	6161	5657	6555	6636	7.7	17.3
4.5 Credit Card Outstanding	147789	131461	167443	167179	13.1	27.2
4.6 Education	82723	79917	87456	89537	8.2	12.0
4.7 Vehicle Loans	402689	374951	444808	449531	11.6	19.9
4.8 Loan against gold jewellery	75311	72111	78104	80617	7.0	11.8
4.9 Other Personal Loans	876244	782319	952329	972861	11.0	24.4
5. Priority Sector (Memo)						
5.1 Agriculture & Allied Activities ⁴	1484923	1383368	1543634	1601293	7.8	15.8
5.2 Micro & Small Enterprises ⁵	1377848	1204115	1449953	1483856	7.7	23.2
5.3 Medium Enterprises ⁶	351900	257187	365946	371997	5.7	44.6
5.4 Housing	616814	572997	618053	625520	1.4	9.2
5.5 Education Loans	58118	59173	58329	58881	1.3	-0.5
5.6 Renewable Energy	3538	2112	4253	3750	6.0	77.5
5.7 Social Infrastructure	2483	2543	2388	2412	-2.8	-5.1
5.8 Export Credit	23330	26083	16220	15577	-33.2	-40.3
5.9 Others	37159	35613	47202	46305	24.6	30.0
5.10 Weaker Sections including net PSLC- SF/MF	1180928	1058609	1268007	1317533	11.6	24.5

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.