

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
			Nov.19	Oct.21		
	1	2	3	4	%	%
I. Bank Credit (II+III)	11891314	11162193	12889117	12947735	8.9	17.2
II. Food Credit	55011	82415	25655	52240	-5.0	-36.6
III. Non-food Credit	11836304	11079778	12863462	12895495	8.9	17.6
1. Agriculture & Allied Activities	1461719	1402221	1590138	1595185	9.1	13.8
2. Industry (Micro and Small, Medium and Large)	3156067	2913713	3290584	3294514	4.4	13.1
2.1 Micro and Small	532792	465058	551961	556127	4.4	19.6
2.2 Medium	213996	173181	221072	224624	5.0	29.7
2.3 Large	2409279	2275474	2517551	2513763	4.3	10.5
3. Services	3017258	2733821	3321383	3315747	9.9	21.3
3.1 Transport Operators	155352	145451	160819	161037	3.7	10.7
3.2 Computer Software	20899	19827	22337	21210	1.5	7.0
3.3 Tourism, Hotels & Restaurants	64378	62223	63753	65092	1.1	4.6
3.4 Shipping	8436	7825	8690	7206	-14.6	-7.9
3.5 Aviation	23979	26773	23955	24445	1.9	-8.7
3.6 Professional Services	116742	111138	124531	124321	6.5	11.9
3.7 Trade	696301	632601	746578	733730	5.4	16.0
3.7.1 Wholesale Trade	351213	320889	372358	353789	0.7	10.3
3.7.2 Retail Trade	345088	311712	374220	379941	10.1	21.9
3.8 Commercial Real Estate	291168	283775	305139	304276	4.5	7.2
3.9 Non-Banking Financial Companies (NBFCs) ¹ of which,	1022399	916662	1255742	1218791	19.2	33.0
3.9.1 Housing Finance Companies (HFCs)	282048	264887	305430	307661	9.1	16.1
3.9.2 Public Financial Institutions (PFIs)	137084	94720	168466	178024	29.9	87.9
3.10 Other Services ²	617603	527544	609839	655639	6.2	24.3
4. Personal Loans	3381699	3174145	3770285	3800330	12.4	19.7
4.1 Consumer Durables	27628	23581	34727	35658	29.1	51.2
4.2 Housing	1684424	1587475	1825900	1843862	9.5	16.2
4.3 Advances against Fixed Deposits	78730	70558	98302	96188	22.2	36.3
4.4 Advances to Individuals against share & bonds	6161	5807	6806	6758	9.7	16.4
4.5 Credit Card Outstanding	147789	138688	179178	173424	17.3	25.0
4.6 Education	82723	80631	90410	91069	10.1	12.9
4.7 Vehicle Loans	402689	382221	461375	468088	16.2	22.5
4.8 Loan against gold jewellery	71174	71174	83620	83755	13.3	17.7
4.9 Other Personal Loans	877613	814008	989967	1001529	14.1	23.0
5. Priority Sector (Memo)						
(i) Agriculture & Allied Activities ³	1484923	1414893	1623409	1631458	9.9	15.3
(ii) Micro & Small Enterprises ⁴	1377848	1241000	1430352	1457114	5.8	17.4
(iii) Medium Enterprises ⁵	351900	283769	369542	369403	5.0	30.2
(iv) Housing	616814	580962	631708	613395	-0.6	5.6
(v) Education Loans	58118	59354	59415	58887	1.3	-0.8
(vi) Renewable Energy	3538	1961	4191	4177	18.1	113.0
(vii) Social Infrastructure	2483	2787	2402	2394	-3.6	-14.1
(viii) Export Credit	23621	22466	16909	15506	-34.4	-31.0
(ix) Others	37159	38725	43969	50219	35.1	29.7
(x) Weaker Sections including net PSLC- SF/MF	1180928	1097232	1337739	1361042	15.3	24.0

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.