

## 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
			Oct.22	Sep.23		
	1	2	3	4	%	%
<b>I. Gross Bank Credit (II+III)</b>	<b>11891314</b>	<b>11044619</b>	<b>12630051</b>	<b>12889117</b>	<b>8.4</b>	<b>17.9</b>
<b>II. Food Credit</b>	<b>55011</b>	<b>63697</b>	<b>21788</b>	<b>25655</b>	<b>-53.4</b>	<b>-59.7</b>
<b>III. Non-food Credit</b>	<b>11836304</b>	<b>10980922</b>	<b>12608263</b>	<b>12863462</b>	<b>8.7</b>	<b>18.3</b>
<b>1. Agriculture &amp; Allied Activities</b>	<b>1461719</b>	<b>1400032</b>	<b>1561537</b>	<b>1590138</b>	<b>8.8</b>	<b>13.6</b>
<b>2. Industry (Micro and Small, Medium and Large )</b>	<b>3156067</b>	<b>2897434</b>	<b>3240817</b>	<b>3290584</b>	<b>4.3</b>	<b>13.6</b>
2.1 Micro and Small <sup>1</sup>	532792	458263	572958	551961	3.6	20.4
2.2 Medium	213996	168815	225083	221072	3.3	31.0
2.3 Large	2409279	2270356	2442775	2517551	4.5	10.9
<b>3. Services</b>	<b>3017258</b>	<b>2712122</b>	<b>3222163</b>	<b>3321383</b>	<b>10.1</b>	<b>22.5</b>
3.1 Transport Operators	155352	141959	157763	160819	3.5	13.3
3.2 Computer Software	20899	20923	21519	22337	6.9	6.8
3.3 Tourism, Hotels & Restaurants	64378	60625	66098	63753	-1.0	5.2
3.4 Shipping	8436	7574	7245	8690	3.0	14.7
3.5 Aviation	23979	29114	23409	23955	-0.1	-17.7
3.6 Professional Services	116742	108668	120581	124531	6.7	14.6
3.7 Trade	696301	637971	745734	746578	7.2	17.0
3.7.1 Wholesale Trade	351213	326520	377709	372358	6.0	14.0
3.7.2 Retail Trade	345088	311451	368025	374220	8.4	20.2
3.8 Commercial Real Estate	291168	276817	297707	305139	4.8	10.2
3.9 Non-Banking Financial Companies (NBFCs) <sup>2</sup> of which,	1078447	910287	1171658	1255742	16.4	38.0
3.9.1 Housing Finance Companies (HFCs)	278979	253950	302864	305430	9.5	20.3
3.9.2 Public Financial Institutions (PFIs)	144121	90734	152802	168466	16.9	85.7
3.10 Other Services <sup>3</sup>	561556	518185	610451	609839	8.6	17.7
<b>4. Personal Loans</b>	<b>3381699</b>	<b>3136729</b>	<b>3702006</b>	<b>3770285</b>	<b>11.5</b>	<b>20.2</b>
4.1 Consumer Durables	27628	22102	33506	34727	25.7	57.1
4.2 Housing	1684424	1571738	1805808	1825900	8.4	16.2
4.3 Advances against Fixed Deposits	78730	68529	96332	98302	24.9	43.4
4.4 Advances to Individuals against share & bonds	6161	5760	6636	6806	10.5	18.2
4.5 Credit Card Outstanding	147789	139493	167179	179178	21.2	28.4
4.6 Education	82723	80480	89537	90410	9.3	12.3
4.7 Vehicle Loans	402689	377920	449531	461375	14.6	22.1
4.8 Loan against gold jewellery	75311	72420	80617	83620	11.0	15.5
4.9 Other Personal Loans	876244	798287	972861	989967	13.0	24.0
<b>5. Priority Sector (Memo)</b>						
5.1 Agriculture & Allied Activities <sup>4</sup>	1484923	1412497	1601293	1623409	9.3	14.9
5.2 Micro & Small Enterprises <sup>5</sup>	1377848	1234124	1483856	1430352	3.8	15.9
5.3 Medium Enterprises <sup>6</sup>	351900	261845	371997	369542	5.0	41.1
5.4 Housing	616814	579082	625520	631708	2.4	9.1
5.5 Education Loans	58118	59497	58881	59415	2.2	-0.1
5.6 Renewable Energy	3538	2073	3750	4191	18.5	102.1
5.7 Social Infrastructure	2483	2778	2412	2402	-3.3	-13.6
5.8 Export Credit	23330	22584	15577	16909	-27.5	-25.1
5.9 Others	37159	38287	46305	43969	18.3	14.8
5.10 Weaker Sections including net PSLC- SF/MF	1180928	1046402	1317533	1337739	13.3	27.8

**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.

<sup>1</sup> Micro & Small includes credit to micro & small industries in the manufacturing sector.

<sup>2</sup> NBFCs include HFCs, PFIs, Microfinance Institutions (MFIs), NBFCs engaged in gold loan and others.

<sup>3</sup> Other Services include Mutual Fund (MFs), Banking and Finance other than NBFCs and MFs and other services which are not indicated elsewhere under services.

<sup>4</sup> Agriculture and Allied Activities also include priority sector lending certificates (PSLCs).

<sup>5</sup> Micro and Small Enterprises include credit to micro and small enterprises in manufacturing and services sector and also include PSLCs.

<sup>6</sup> Medium Enterprises include credit to medium enterprises in the manufacturing and services sector.