

**TABLE 167 : DEPLOYMENT OF BANK CREDIT BY MAJOR SECTORS**

(₹ Crore)

| Sector                                                                         | Outstanding as on |                   |                   |                   |                   |                   |
|--------------------------------------------------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
|                                                                                | Jul 26,<br>2024   | Aug 23,<br>2024   | Sep 20,<br>2024   | Oct 18,<br>2024   | Nov 29,<br>2024   | Dec 27,<br>2024   |
| 1                                                                              | 2                 | 3                 | 4                 | 5                 | 6                 | 7                 |
| <b>Non-food credit</b>                                                         | <b>16786602</b>   | <b>16920802</b>   | <b>17105445</b>   | <b>17219596</b>   | <b>17457917</b>   | <b>17686734</b>   |
|                                                                                | <b>(16292966)</b> | <b>(16435470)</b> | <b>(16629037)</b> | <b>(16753951)</b> | <b>(17001903)</b> | <b>(17248192)</b> |
| <b>1 Agriculture and Allied Activities</b>                                     | <b>2156320</b>    | <b>2160634</b>    | <b>2167287</b>    | <b>2205299</b>    | <b>2223467</b>    | <b>2239028</b>    |
| <b>2 Industry (Micro and Small, Medium and Large)</b>                          | <b>3724547</b>    | <b>3756194</b>    | <b>3801604</b>    | <b>3774252</b>    | <b>3813094</b>    | <b>3854429</b>    |
|                                                                                | <b>(3707719)</b>  | <b>(3740619)</b>  | <b>(3786279)</b>  | <b>(3759186)</b>  | <b>(3798411)</b>  | <b>(3842044)</b>  |
| 2.1 Micro and Small                                                            | 729948            | 743704            | 750825            | 749790            | 757300            | 771039            |
| 2.2 Medium                                                                     | 317323            | 324746            | 334412            | 335822            | 340525            | 348108            |
| 2.3 Large                                                                      | 2677277           | 2687743           | 2716366           | 2688640           | 2715269           | 2735282           |
| <b>3 Services</b>                                                              | <b>4623910</b>    | <b>4643586</b>    | <b>4736957</b>    | <b>4784938</b>    | <b>4853884</b>    | <b>4962520</b>    |
|                                                                                | <b>(4538080)</b>  | <b>(4559593)</b>  | <b>(4654649)</b>  | <b>(4704550)</b>  | <b>(4775839)</b>  | <b>(4888308)</b>  |
| 3.1 Transport Operators                                                        | 244262            | 243486            | 245008            | 246407            | 249795            | 252966            |
| 3.2 Computer Software                                                          | 27356             | 27990             | 29760             | 30581             | 31348             | 31582             |
| 3.3 Tourism, Hotels and Restaurants                                            | 79202             | 80570             | 78753             | 79732             | 79088             | 80218             |
| 3.4 Shipping                                                                   | 7076              | 7257              | 7166              | 7782              | 7521              | 7102              |
| 3.5 Aviation                                                                   | 44637             | 44837             | 44458             | 46168             | 46446             | 45979             |
| 3.6 Professional Services                                                      | 171393            | 173738            | 177730            | 186251            | 184913            | 189578            |
| 3.7 Trade                                                                      | 1043753           | 1052621           | 1072493           | 1079498           | 1081553           | 1111227           |
| 3.7.1 Wholesale Trade <sup>1</sup>                                             | 545170            | 553316            | 567242            | 571159            | 568471            | 584857            |
| 3.7.2 Retail Trade                                                             | 498582            | 499305            | 505251            | 508339            | 513082            | 526370            |
| 3.8 Commercial Real Estate                                                     | 484531            | 494809            | 497333            | 507671            | 514894            | 520913            |
|                                                                                | <b>(426515)</b>   | <b>(437854)</b>   | <b>(441714)</b>   | <b>(452869)</b>   | <b>(461690)</b>   | <b>(470949)</b>   |
| 3.9 Non-Banking Financial Companies (NBFCs) <sup>2</sup> of which,             | 1528856           | 1522204           | 1529006           | 1536655           | 1575306           | 1621767           |
| 3.9.1 Housing Finance Companies (HFCs)                                         | 322052            | 322093            | 324354            | 321110            | 322240            | 319910            |
| 3.9.2 Public Financial Institutions (PFIs)                                     | 202991            | 196565            | 203257            | 198320            | 196793            | 218657            |
| 3.10 Other Services <sup>3</sup>                                               | 992845            | 996074            | 1055250           | 1064193           | 1083020           | 1101188           |
|                                                                                | <b>(974349)</b>   | <b>(977918)</b>   | <b>(1037408)</b>  | <b>(1046715)</b>  | <b>(1066187)</b>  | <b>(1084711)</b>  |
| <b>4 Personal Loans</b>                                                        | <b>5507740</b>    | <b>5555484</b>    | <b>5596719</b>    | <b>5647476</b>    | <b>5734856</b>    | <b>5794866</b>    |
|                                                                                | <b>(5117905)</b>  | <b>(5170917)</b>  | <b>(5219246)</b>  | <b>(5278594)</b>  | <b>(5372892)</b>  | <b>(5442956)</b>  |
| 4.1 Consumer Durables                                                          | 24606             | 24396             | 23764             | 23640             | 24698             | 24012             |
| 4.2 Housing (Including Priority Sector Housing)                                | 2810108           | 2833166           | 2845505           | 2871845           | 2908672           | 2931739           |
|                                                                                | <b>(2443529)</b>  | <b>(2471488)</b>  | <b>(2490574)</b>  | <b>(2525138)</b>  | <b>(2568430)</b>  | <b>(2601206)</b>  |
| 4.3 Advances against Fixed Deposits (Including FCNR(B),<br>NRNR Deposits. etc) | 120373            | 121817            | 125694            | 127533            | 131221            | 140998            |
| 4.4 Advances to Individuals against share, bonds, etc.                         | 9422              | 9722              | 9546              | 9060              | 8274              | 9791              |
| 4.5 Credit Card Outstanding                                                    | 275601            | 276576            | 271813            | 281392            | 288997            | 291087            |
| 4.6 Education                                                                  | 123066            | 126148            | 129116            | 130309            | 131629            | 133140            |
| 4.7 Vehicle Loans                                                              | 590981            | 595758            | 602367            | 601976            | 605587            | 613302            |
| 4.8 Loan against gold jewellery <sup>4</sup>                                   | 132535            | 140391            | 147081            | 154282            | 164556            | 172581            |
| 4.9 Other Personal Loans                                                       | 1421047           | 1427510           | 1441833           | 1447438           | 1471222           | 1478217           |
|                                                                                | <b>(1397874)</b>  | <b>(1404700)</b>  | <b>(1419367)</b>  | <b>(1425334)</b>  | <b>(1449564)</b>  | <b>(1456900)</b>  |
| <b>5 Priority Sector (Memo)</b>                                                | <b>-</b>          | <b>-</b>          | <b>-</b>          | <b>-</b>          | <b>-</b>          | <b>-</b>          |
| 5.1 Agriculture and Allied Activities <sup>5</sup>                             | 2196939           | 2152535           | 2164159           | 2200460           | 2210312           | 2236648           |
| 5.2 Micro and Small Enterprises <sup>6</sup>                                   | 1998597           | 2027278           | 2057867           | 2076956           | 2092196           | 2145252           |
| 5.3 Medium Enterprises <sup>7</sup>                                            | 511874            | 529582            | 543388            | 557829            | 556186            | 575433            |
| 5.4 Housing                                                                    | 748840            | 749534            | 750223            | 752216            | 752576            | 751317            |
|                                                                                | <b>(633763)</b>   | <b>(661835)</b>   | <b>(663719)</b>   | <b>(665965)</b>   | <b>(667694)</b>   | <b>(667336)</b>   |
| 5.5 Educational Loans                                                          | 61523             | 61988             | 62389             | 62673             | 62645             | 62993             |
| 5.6 Renewable Energy                                                           | 7075              | 6844              | 6778              | 7122              | 7458              | 8034              |
| 5.7 Social Infrastructure                                                      | 2937              | 1072              | 1124              | 1120              | 1095              | 999               |
| 5.8 Export Credit                                                              | 12163             | 11530             | 11290             | 12094             | 12668             | 12352             |
| 5.9 Others                                                                     | 58548             | 60587             | 58561             | 58045             | 54682             | 55134             |
| 5.10 Weaker Sections including net PSLC- SF/MF                                 | 1743686           | 1692726           | 1711473           | 1742896           | 1734996           | 1748608           |

(Continued)

**TABLE 167 : DEPLOYMENT OF BANK CREDIT BY MAJOR SECTORS (Concl'd.)**

(₹ Crore)

| Sector                                                                         | Outstanding as on |                   |                   |                   |                   |                   |
|--------------------------------------------------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
|                                                                                | Jan 24 ,<br>2025  | Feb 21,<br>2025   | Mar 21,<br>2025   | Apr 18,<br>2025   | May 30,<br>2025   | Jun 27 ,<br>2025  |
| 1                                                                              | 8                 | 9                 | 10                | 11                | 12                | 13                |
| <b>Non-food credit</b>                                                         | <b>17818577</b>   | <b>17942540</b>   | <b>18207404</b>   | <b>18154634</b>   | <b>18217016</b>   | <b>18418709</b>   |
|                                                                                | <b>(17376988)</b> | <b>(17509338)</b> | <b>(17786038)</b> | <b>(17742144)</b> | <b>(17818043)</b> | <b>(18024223)</b> |
| <b>1 Agriculture and Allied Activities</b>                                     | <b>2253510</b>    | <b>2264312</b>    | <b>2287071</b>    | <b>2309631</b>    | <b>2298815</b>    | <b>2305993</b>    |
| <b>2 Industry (Micro and Small, Medium and Large)</b>                          | <b>3874601</b>    | <b>3875386</b>    | <b>3937149</b>    | <b>3895471</b>    | <b>3881567</b>    | <b>3932773</b>    |
|                                                                                | <b>(3862535)</b>  | <b>(3863437)</b>  | <b>(3925089)</b>  | <b>(3883660)</b>  | <b>(3869110)</b>  | <b>(3917824)</b>  |
| 2.1 Micro and Small                                                            | 778391            | 784802            | 791721            | 798669            | 837079            | 872577            |
| 2.2 Medium                                                                     | 345986            | 352907            | 360475            | 365378            | 365914            | 357618            |
| 2.3 Large                                                                      | 2750224           | 2737676           | 2784953           | 2731423           | 2678574           | 2702578           |
| <b>3 Services</b>                                                              | <b>5013597</b>    | <b>5056929</b>    | <b>5161462</b>    | <b>5088547</b>    | <b>5090833</b>    | <b>5130831</b>    |
|                                                                                | <b>(4941743)</b>  | <b>(4987504)</b>  | <b>(5094021)</b>  | <b>(5012374)</b>  | <b>(5018221)</b>  | <b>(5060940)</b>  |
| 3.1 Transport Operators                                                        | 253917            | 257630            | 258409            | 260093            | 263377            | 256635            |
| 3.2 Computer Software                                                          | 33729             | 33062             | 32915             | 33451             | 33981             | 36232             |
| 3.3 Tourism, Hotels and Restaurants                                            | 81478             | 82022             | 83091             | 84692             | 85206             | 84781             |
| 3.4 Shipping                                                                   | 7180              | 7411              | 7305              | 7778              | 7793              | 8042              |
| 3.5 Aviation                                                                   | 44788             | 45928             | 46026             | 46540             | 46326             | 50750             |
| 3.6 Professional Services                                                      | 190859            | 192799            | 195956            | 194449            | 196476            | 196406            |
| 3.7 Trade                                                                      | 1131031           | 1157875           | 1186787           | 1163877           | 1167392           | 1174129           |
| 3.7.1 Wholesale Trade <sup>1</sup>                                             | 612701            | 632612            | 648619            | 621874            | 634298            | 629888            |
| 3.7.2 Retail Trade                                                             | 518330            | 525263            | 538168            | 542003            | 533094            | 544241            |
| 3.8 Commercial Real Estate                                                     | 523535            | 526161            | 532757            | 549472            | 549874            | 555519            |
|                                                                                | <b>(476106)</b>   | <b>(481011)</b>   | <b>(488689)</b>   | <b>(503090)</b>   | <b>(505800)</b>   | <b>(513412)</b>   |
| 3.9 Non-Banking Financial Companies (NBFCs) <sup>2</sup> of which,             | 1618650           | 1612332           | 1636098           | 1610587           | 1562646           | 1596490           |
| 3.9.1 Housing Finance Companies (HFCs)                                         | 325646            | 324575            | 323146            | 314881            | 308740            | 331346            |
| 3.9.2 Public Financial Institutions (PFIs)                                     | 219865            | 217593            | 228678            | 220806            | 207146            | 211702            |
| 3.10 Other Services <sup>3</sup>                                               | 1128430           | 1141708           | 1182118           | 1137607           | 1177763           | 1171848           |
|                                                                                | <b>(1112253)</b>  | <b>(1125683)</b>  | <b>(1166422)</b>  | <b>(1116037)</b>  | <b>(1157271)</b>  | <b>(1152057)</b>  |
| <b>4 Personal Loans</b>                                                        | <b>5831547</b>    | <b>5878918</b>    | <b>5952299</b>    | <b>5980893</b>    | <b>6061987</b>    | <b>6150295</b>    |
|                                                                                | <b>(5473924)</b>  | <b>(5527053)</b>  | <b>(5610478)</b>  | <b>(5656449)</b>  | <b>(5748146)</b>  | <b>(5840710)</b>  |
| 4.1 Consumer Durables                                                          | 23508             | 24506             | 23402             | 23279             | 23715             | 23376             |
| 4.2 Housing (Including Priority Sector Housing)                                | 2950974           | 2978759           | 3010477           | 3008941           | 3037366           | 3067120           |
|                                                                                | <b>(2614403)</b>  | <b>(2647643)</b>  | <b>(2689068)</b>  | <b>(2704137)</b>  | <b>(2742752)</b>  | <b>(2776336)</b>  |
| 4.3 Advances against Fixed Deposits (Including FCNR(B),<br>NRNR Deposits. etc) | 135900            | 134519            | 141101            | 143518            | 142479            | 145540            |
| 4.4 Advances to Individuals against share, bonds, etc.                         | 9765              | 9808              | 10080             | 10488             | 9412              | 9886              |
| 4.5 Credit Card Outstanding                                                    | 292084            | 287047            | 284366            | 287172            | 290678            | 292602            |
| 4.6 Education                                                                  | 135864            | 136821            | 137456            | 137454            | 138122            | 139587            |
| 4.7 Vehicle Loans                                                              | 615236            | 619783            | 622794            | 629691            | 637766            | 652285            |
| 4.8 Loan against gold jewellery <sup>4</sup>                                   | 178861            | 191198            | 208735            | 223034            | 251369            | 277025            |
| 4.9 Other Personal Loans                                                       | 1489354           | 1496477           | 1513889           | 1517316           | 1531082           | 1542875           |
|                                                                                | <b>(1468357)</b>  | <b>(1475779)</b>  | <b>(1493525)</b>  | <b>(1497721)</b>  | <b>(1511895)</b>  | <b>(1524110)</b>  |
| <b>5 Priority Sector (Memo)</b>                                                | <b>-</b>          | <b>-</b>          | <b>-</b>          | <b>-</b>          | <b>-</b>          | <b>-</b>          |
| 5.1 Agriculture and Allied Activities <sup>5</sup>                             | 2248829           | 2256770           | 2287804           | 2233685           | 2277560           | 2274259           |
| 5.2 Micro and Small Enterprises <sup>6</sup>                                   | 2191766           | 2223843           | 2240503           | 2313293           | 2410013           | 2460012           |
| 5.3 Medium Enterprises <sup>7</sup>                                            | 574228            | 584585            | 601451            | 604299            | 610129            | 591992            |
| 5.4 Housing                                                                    | 747261            | 747435            | 746651            | 744228            | 750390            | 856626            |
|                                                                                | <b>(664181)</b>   | <b>(664855)</b>   | <b>(665107)</b>   | <b>(663951)</b>   | <b>(671007)</b>   | <b>(776086)</b>   |
| 5.5 Educational Loans                                                          | 63056             | 62831             | 62825             | 62637             | 63146             | 64355             |
| 5.6 Renewable Energy                                                           | 7559              | 8491              | 10325             | 11979             | 12250             | 12563             |
| 5.7 Social Infrastructure                                                      | 983               | 1233              | 1316              | 1147              | 827               | 828               |
| 5.8 Export Credit                                                              | 12739             | 11827             | 12361             | 13086             | 12021             | 13047             |
| 5.9 Others                                                                     | 53143             | 50007             | 47900             | 48689             | 48675             | 46467             |
| 5.10 Weaker Sections including net PSLC- SF/MF                                 | 1793997           | 1789945           | 1820904           | 1789687           | 1832723           | 1825579           |

**Notes :** (1) Data are provisional. Non-food credit data is based on fortnightly 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.

<sup>1</sup> Wholesale trade includes food procurement credit outside the food credit consortium.

<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> Since May 2024, a bank has changed the classification of a category of agricultural loan into "Loans against gold jewellery" under retail segment.

<sup>5</sup> "Agriculture and Allied Activities" under the priority sector also include priority sector lending certificates (PSLCs).

<sup>6</sup> "Micro and Small Enterprises" under the priority sector include credit to micro and small enterprises in industry and services sectors and also include PSLCs.

<sup>7</sup> "Medium Enterprises" under the priority sector include credit to medium enterprises in industry and services sectors.

Also see Notes on Tables.

**Source :** Reserve Bank of India.