

TABLE 45 : SECTORAL DEPLOYMENT OF NON-FOOD GROSS BANK CREDIT

(₹ Crore)

Sector	Outstanding as on last reporting Friday in March				
	2020-21	2021-22	2022-23	2023-24	2024-25
Non-food Credit	10888255	11836304	13655330	16411581	18207404
				(15878397)	(17786038)
1 Agriculture and Allied Activities	1329618	1496484	1726410	2071251	2287071
2 Industry (Micro and Small, Medium and Large)	2940571	3181100	3366406	3652804	3937149
				(3635810)	(3925089)
2.1 Micro and Small	433192	560178	633289	726315	791721
2.2 Medium	145209	238944	268286	303998	360475
2.3 Large	2362170	2381978	2464831	2622490	2784953
3 Services	2764831	3112541	3718805	4592227	5161462
				(4490467)	(5094021)
3.1 Transport Operators	142994	167410	192059	230175	258409
3.2 Computer Software	19816	23283	24924	25917	32915
3.3 Tourism, Hotels and Restaurants	59525	67106	69342	77513	83091
3.4 Shipping	8066	8817	7068	7067	7305
3.5 Aviation	27519	23904	27762	43248	46026
3.6 Professional Services	108430	119331	139208	167234	195956
3.7 Trade	628249	736454	872340	1025752	1186787
3.7.1 Wholesale Trade ¹	328461	388036	443176	538744	648619
3.7.2 Retail Trade	299788	348418	429163	487008	538168
3.8 Commercial Real Estate	289474	297466	322591	469013	532757
				(400470)	(488689)
3.9 Non-Banking Financial Companies (NBFCs) ² of which,	948568	1033470	1342539	1548027	1636098
3.9.1 Housing Finance Companies (HFCs)	284469	286329	318566	325626	323146
3.9.2 Public Financial Institutions (PFIs)	82184	137684	175714	226963	228678
3.10 Other Services ³	532190	635299	720969	998281	1182118
				(978198)	(1166422)
4 Personal Loans	3009013	3466075	4182767	5331290	5952299
				(4919468)	(5610478)
4.1 Consumer Durables	17265	17834	20985	23713	23402
4.2 Housing (Including Priority Sector Housing)	1492302	1738473	1991164	2718715	3010477
				(2331935)	(2689068)
4.3 Advances against Fixed Deposits (Including FCNR (B), NRRR Deposits etc.)	77928	83642	122484	125239	141101
4.4 Advances to Individuals against share, bonds, etc.	5400	6807	7633	8492	10080
4.5 Credit Card Outstanding	131704	154537	204708	257016	284366
4.6 Education	78131	83693	96482	119380	137456
4.7 Vehicle Loans	368412	404756	487597	573398	622794
4.8 Loan against gold jewellery ⁴	75049	74738	89370	102562	208735
4.9 Other Personal Loans	762821	901595	1162345	1402775	1513889
				(1377966)	(1493525)
5 Priority Sector (Memo)	-	-	-	-	-
5.1 Agriculture and Allied Activities ⁵	1339464	1516740	1744398	2081856	2287804
5.2 Micro and Small Enterprises ⁶	1206003	1428326	1643084	1974191	2240503
5.3 Medium Enterprises ⁷	258462	374492	423566	490703	601451
5.4 Housing	578081	617927	622889	755222	746651
				(660572)	(665107)
5.5 Educational Loans	59589	58124	59470	62235	62825
5.6 Renewable Energy	1688	3845	4620	5991	10325
5.7 Social Infrastructure	2951	2483	2448	2613	1316
5.8 Export Credit	26684	29285	16522	11774	12361
5.9 Others	15711	42144	60835	61336	47900
5.10 Weaker Sections including net PSLC- SF/MF	1030821	1204173	1412385	1647778	1820904

- 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 since April 2021. Between October 2019 to April 2021, the coverage was about 93 per cent, pertaining to the last reporting Friday of the month.
- (2) Credit data are adjusted for past reporting errors by select SCBs from December 2021 onwards.
- (3) 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 Since May 2024, a bank has changed the classification of a category of agricultural loan into "Loans against gold jewellery" under retail segment.
- ⁵ "Agriculture and Allied Activities" under the priority sector also include priority sector lending certificates (PSLCs).
- ⁶ "Micro and Small Enterprises" under the priority sector include credit to micro and small enterprises in industry and services sectors and also include PSLCs.
- ⁷ "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