

## No. 15: Deployment of Gross Bank Credit by Major Sectors

(₹ Crore)

Sector	Outstanding as on				Growth (%)	
	Mar.26, 2021	2020	2021		Financial year so far	Y-o-Y
			May.22	Apr.23		
	1	2	3	4	%	%
<b>I. Gross Bank Credit (II+III)</b>	<b>10949509</b>	<b>10222753</b>	<b>10860425</b>	<b>10833589</b>	<b>-1.1</b>	<b>6.0</b>
<b>II. Food Credit</b>	<b>61254</b>	<b>79416</b>	<b>58335</b>	<b>90663</b>	<b>48.0</b>	<b>14.2</b>
<b>III. Non-food Credit</b>	<b>10888255</b>	<b>10143337</b>	<b>10802090</b>	<b>10742926</b>	<b>-1.3</b>	<b>5.9</b>
<b>1. Agriculture &amp; Allied Activities</b>	<b>1299914</b>	<b>1165207</b>	<b>1291299</b>	<b>1284756</b>	<b>-1.2</b>	<b>10.3</b>
<b>2. Industry (Micro and Small, Medium and Large)</b>	<b>2918028</b>	<b>2861608</b>	<b>2895875</b>	<b>2883797</b>	<b>-1.2</b>	<b>0.8</b>
2.1 Micro and Small <sup>1</sup>	383854	352949	372063	370718	-3.4	5.0
2.2 Medium	136054	99847	143052	145549	7.0	45.8
2.3 Large	2398121	2408812	2380760	2367530	-1.3	-1.7
<b>3. Services</b>	<b>2630566</b>	<b>2524078</b>	<b>2592346</b>	<b>2571093</b>	<b>-2.3</b>	<b>1.9</b>
3.1 Transport Operators	145195	142290	143969	142300	-2.0	0.0
3.2 Computer Software	21043	19702	20957	20155	-4.2	2.3
3.3 Tourism, Hotels & Restaurants	49590	45778	50395	49513	-0.2	8.2
3.4 Shipping	7172	5248	5409	5244	-26.9	-0.1
3.5 Aviation	25624	24973	26309	26144	2.0	4.7
3.6 Professional Services	119488	118293	114327	113092	-5.4	-4.4
3.7 Trade	617627	546500	609247	614482	-0.5	12.4
3.7.1 Wholesale Trade	319197	265199	316896	315911	-1.0	19.1
3.7.2 Retail Trade	298430	281301	292350	298570	0.0	6.1
3.8 Commercial Real Estate	235547	227847	234890	233695	-0.8	2.6
3.9 Non-Banking Financial Companies (NBFCs) <sup>2</sup> of which,	945061	879966	923756	899502	-4.8	2.2
3.9.1 Housing Finance Companies (HFCs)	187324	165677	183748	168213	-10.2	1.5
3.9.2 Public Financial Institutions (PFIs)	78441	28491	75200	74262	-5.3	160.6
3.10 Other Services <sup>3</sup>	464219	513482	463088	466967	0.6	-9.1
<b>4. Personal Loans</b>	<b>2813713</b>	<b>2478860</b>	<b>2810419</b>	<b>2787265</b>	<b>-0.9</b>	<b>12.4</b>
4.1 Consumer Durables	7307	8702	7273	7049	-3.5	-19.0
4.2 Housing	1459066	1328100	1461491	1462029	0.2	10.1
4.3 Advances against Fixed Deposits	71544	63594	70693	66510	-7.0	4.6
4.4 Advances to Individuals against share & bonds	4570	4503	4474	4401	-3.7	-2.3
4.5 Credit Card Outstanding	116537	92887	113566	104475	-10.4	12.5
4.6 Education	63805	65205	62909	62965	-1.3	-3.4
4.7 Vehicle Loans	241657	214548	242443	240170	-0.6	11.9
4.8 Loan against gold jewellery	60726	46415	62238	62101	2.3	33.8
4.9 Other Personal Loans	788503	654906	785334	777567	-1.4	18.7
<b>5. Priority Sector (Memo)</b>						
5.1 Agriculture & Allied Activities <sup>4</sup>	1264151	1138301	1266715	1258377	-0.5	10.5
5.2 Micro & Small Enterprises <sup>5</sup>	1107236	1065953	1060534	1027910	-7.2	-3.6
5.3 Medium Enterprises <sup>6</sup>	206122	111491	189012	183639	-10.9	64.7
5.4 Housing	469863	462901	473957	472326	0.5	2.0
5.5 Education Loans	48201	52106	47510	47526	-1.4	-8.8
5.6 Renewable Energy	1171	688	1157	1144	-2.3	66.2
5.7 Social Infrastructure	2352	827	2327	2424	3.1	193.1
5.8 Export Credit <sup>7</sup>	19028	17406	19058	15649	-17.8	-10.1
5.9 Others	18818	12989	20638	22417	19.1	72.6
5.10 Weaker Sections including net PSLC- SF/MF	813263	768501	809618	813511	0.0	5.9

**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 90 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.

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.

<sup>7</sup> Export credit under the priority sector relates to foreign banks only.