

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
			Oct.23	Sep.24		
	1	2	3	4	%	%
I. Gross Bank Credit (II+III)	10951561	10338853	10956792	11046293	0.9	6.8
II. Food Credit	61254	66659	62342	63697	4.0	-4.4
III. Non-food Credit	10890307	10272194	10894450	10982596	0.8	6.9
1. Agriculture & Allied Activities	1271047	1220013	1321325	1344042	5.7	10.2
2. Industry (Micro and Small, Medium and Large)	2895786	2741118	2829547	2854571	-1.4	4.1
2.1 Micro and Small ¹	383854	361389	395432	404316	5.3	11.9
2.2 Medium	136054	121053	175081	179905	32.2	48.6
2.3 Large	2375878	2258675	2259034	2270350	-4.4	0.5
3. Services	2647362	2531104	2571563	2603938	-1.6	2.9
3.1 Transport Operators	133953	127794	131206	131133	-2.1	2.6
3.2 Computer Software	19183	17575	18621	19455	1.4	10.7
3.3 Tourism, Hotels & Restaurants	48019	48378	48854	48687	1.4	0.6
3.4 Shipping	7188	5334	7384	7203	0.2	35.0
3.5 Aviation	25643	25228	27876	27095	5.7	7.4
3.6 Professional Services	105253	109041	99459	100843	-4.2	-7.5
3.7 Trade	590377	555878	576621	595470	0.9	7.1
3.7.1 Wholesale Trade	309611	269719	291589	307176	-0.8	13.9
3.7.2 Retail Trade	280766	286159	285033	288293	2.7	0.7
3.8 Commercial Real Estate	264246	254943	255778	253582	-4.0	-0.5
3.9 Non-Banking Financial Companies (NBFCs) ² of which,	937949	871122	876825	883614	-5.8	1.4
3.9.1 Housing Finance Companies (HFCs)	215189	185434	212148	211107	-1.9	13.8
3.9.2 Public Financial Institutions (PFIs)	78442	52243	79674	84036	7.1	60.9
3.10 Other Services ³	515550	515812	528938	536856	4.1	4.1
4. Personal Loans	2845527	2645896	2918538	2955599	3.9	11.7
4.1 Consumer Durables	8810	8055	10904	11628	32.0	44.4
4.2 Housing	1458358	1370010	1478451	1485234	1.8	8.4
4.3 Advances against Fixed Deposits	62975	55876	63690	63734	1.2	14.1
4.4 Advances to Individuals against share & bonds	4419	5967	4481	4608	4.3	-22.8
4.5 Credit Card Outstanding	116537	110207	115641	123312	5.8	11.9
4.6 Education	63968	65609	63437	63601	-0.6	-3.1
4.7 Vehicle Loans	267352	251557	270378	272610	2.0	8.4
4.8 Loan against gold jewellery	60724	43907	63770	65361	7.6	48.9
4.9 Other Personal Loans	802385	734706	847788	865510	7.9	17.8
5. Priority Sector (Memo)						
5.1 Agriculture & Allied Activities ⁴	1235082	1176274	1261764	1281929	3.8	9.0
5.2 Micro & Small Enterprises ⁵	1113243	1126388	1100816	1120901	0.7	-0.5
5.3 Medium Enterprises ⁶	207615	179252	219344	223621	7.7	24.8
5.4 Housing	468659	462137	446129	445739	-4.9	-3.5
5.5 Education Loans	48201	51789	47201	47260	-2.0	-8.7
5.6 Renewable Energy	1171	1194	1423	1372	17.2	14.9
5.7 Social Infrastructure	2352	1057	2323	2336	-0.6	121.1
5.8 Export Credit ⁷	19028	15347	21444	18931	-0.5	23.4
5.9 Others	9169	10820	16595	17063	86.1	57.7
5.10 Weaker Sections including net PSLC- SF/MF	813263	789819	844833	865136	6.4	9.5

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

¹ Micro & Small includes credit to micro & small industries in the manufacturing sector.

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 Agriculture and Allied Activities also include priority sector lending certificates (PSLCs).

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

⁶ Medium Enterprises include credit to medium enterprises in the manufacturing and services sector.

⁷ Export credit under the priority sector relates to foreign banks only.