

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
		Apr.23	Mar.25	Apr.22		
	1	2	3	4	%	%
I. Gross Bank Credit (II+III)	11890638	10756517	11890638	11954640	0.5	11.1
II. Food Credit	55011	58335	55011	42552	-22.6	-27.1
III. Non-food Credit	11835628	10698182	11835628	11912088	0.6	11.3
1. Agriculture & Allied Activities	1461350	1336773	1461350	1478559	1.2	10.6
2. Industry (Micro and Small, Medium and Large)	3152449	2917372	3152449	3152414	0.0	8.1
2.1 Micro and Small ¹	532081	422612	532081	545070	2.4	29.0
2.2 Medium	213996	142134	213996	218112	1.9	53.5
2.3 Large	2406372	2352625	2406372	2389232	-0.7	1.6
3. Services	3017116	2717808	3017116	3018767	0.1	11.1
3.1 Transport Operators	155353	144026	155353	152498	-1.8	5.9
3.2 Computer Software	20899	20158	20899	20249	-3.1	0.4
3.3 Tourism, Hotels & Restaurants	64369	59878	64369	64941	0.9	8.5
3.4 Shipping	8437	5795	8437	7917	-6.2	36.6
3.5 Aviation	23979	28251	23979	23067	-3.8	-18.3
3.6 Professional Services	116743	109270	116743	117355	0.5	7.4
3.7 Trade	696349	623756	696349	707317	1.6	13.4
3.7.1 Wholesale Trade	351228	324485	351228	374605	6.7	15.4
3.7.2 Retail Trade	345121	299271	345121	332712	-3.6	11.2
3.8 Commercial Real Estate	291168	291713	291168	296145	1.7	1.5
3.9 Non-Banking Financial Companies (NBFCs) ² of which,	1078447	929877	1078447	1091216	1.2	17.4
3.9.1 Housing Finance Companies (HFCs)	278979	273161	278979	288085	3.3	5.5
3.9.2 Public Financial Institutions (PFIs)	144121	80322	144121	142802	-0.9	77.8
3.10 Other Services ³	561373	505083	561373	538062	-4.2	6.5
4. Personal Loans	3385827	3002385	3385827	3442993	1.7	14.7
4.1 Consumer Durables	27613	17521	27613	28896	4.6	64.9
4.2 Housing	1684424	1500094	1684424	1706286	1.3	13.7
4.3 Advances against Fixed Deposits	78734	71234	78734	79768	1.3	12.0
4.4 Advances to Individuals against share & bonds	6261	5335	6261	6112	-2.4	14.6
4.5 Credit Card Outstanding	147782	128052	147782	153681	4.0	20.0
4.6 Education	82723	77783	82723	82600	-0.1	6.2
4.7 Vehicle Loans	402667	371006	402667	413536	2.7	11.5
4.8 Loan against gold jewellery	75311	76536	75311	74281	-1.4	-2.9
4.9 Other Personal Loans	880314	754825	880314	897834	2.0	18.9
5. Priority Sector (Memo)						
5.1 Agriculture & Allied Activities ⁴	1485438	1332875	1485438	1529136	2.9	14.7
5.2 Micro & Small Enterprises ⁵	1377138	1177524	1377138	1408936	2.3	19.7
5.3 Medium Enterprises ⁶	351900	215045	351900	354749	0.8	65.0
5.4 Housing	614487	583421	614487	610187	-0.7	4.6
5.5 Education Loans	58118	58593	58118	57760	-0.6	-1.4
5.6 Renewable Energy	3842	1853	3842	3552	-7.5	91.7
5.7 Social Infrastructure	2483	2937	2483	2513	1.2	-14.4
5.8 Export Credit	23385	25051	23385	21144	-9.6	-15.6
5.9 Others	37159	16268	37159	43698	17.6	168.6
5.10 Weaker Sections including net PSLC- SF/MF	1180928	1003564	1180928	1212594	2.7	20.8

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: Bank credit growth are adjusted for past reporting errors by select SCBs.

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.