

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

(₹ Crore)

Sector	Outstanding as on				Growth(%)	
	Mar. 21, 2025	2024	2025		Financial year so far	Y-o-Y
			May 31	Apr. 18		
	1	2	3	4	2025-26	2025
					%	%
I. Bank Credit (II + III)	18243936 (17822569)	16784076 (16272998)	18186759 (17774269)	18287597 (17888624)	0.2 (0.4)	9.0 (9.9)
II. Food Credit	36531	40259	32126	70581	93.2	75.3
III. Non-food Credit	18207404 (17786038)	16743817 (16232739)	18154634 (17742144)	18217016 (17818043)	0.1 (0.2)	8.8 (9.8)
1. Agriculture & Allied Activities	2287071	2139045	2309631	2298815	0.5	7.5
2. Industry (Micro and Small, Medium and Large)	3937149 (3925089)	3703069 (3687055)	3895471 (3883660)	3881567 (3869110)	-1.4 (-1.4)	4.8 (4.9)
2.1 Micro and Small	791721	736404	798669	837079	5.7	13.7
2.2 Medium	360475	313398	365378	365914	1.5	16.8
2.3 Large	2784953	2653268	2731423	2678574	-3.8	1.0
3. Services	5161462 (5094021)	4681418 (4587724)	5088547 (5012374)	5090833 (5018221)	-1.4 (-1.5)	8.7 (9.4)
3.1 Transport Operators	258409	243044	260093	263377	1.9	8.4
3.2 Computer Software	32915	25751	33451	33981	3.2	32.0
3.3 Tourism, Hotels & Restaurants	83091	78408	84692	85206	2.5	8.7
3.4 Shipping	7305	6908	7778	7793	6.7	12.8
3.5 Aviation	46026	45556	46540	46326	0.7	1.7
3.6 Professional Services	195956	180059	194449	196476	0.3	9.1
3.7 Trade	1186787	1054911	1163877	1167392	-1.6	10.7
3.7.1. Wholesale Trade ¹	648619	556008	621874	634298	-2.2	14.1
3.7.2 Retail Trade	538168	498903	542003	533094	-0.9	6.9
3.8 Commercial Real Estate	532757	479120	549472	549874	3.2	14.8
	(488689)	(415390)	(503090)	(505800)	(3.5)	(21.8)
3.9 Non-Banking Financial Companies (NBFCs) ² of which,	1636098	1568073	1610587	1562646	-4.5	-0.3
3.9.1 Housing Finance Companies (HFCs)	323146	331250	314881	308740	-4.5	-6.8
3.9.2 Public Financial Institutions (PFIs)	228678	226675	220806	207146	-9.4	-8.6
3.10 Other Services ³	1182118	999586	1137607	1177763	-0.4	17.8
	(1166422)	(980269)	(1116037)	(1157271)	(-0.8)	(18.1)
4. Personal Loans	5952299 (5610478)	5456636 (5055303)	5980893 (5656449)	6061987 (5748146)	1.8 (2.5)	11.1 (13.7)
4.1 Consumer Durables	23402	24682	23279	23715	1.3	-3.9
4.2 Housing	3010477	2786598	3008941	3037366	0.9	9.0
	(2689068)	(2409207)	(2704137)	(2742752)	(2.0)	(13.8)
4.3 Advances against Fixed Deposits	141101	123334	143518	142479	1.0	15.5
4.4 Advances to Individuals against share & bonds	10080	9262	10488	9412	-6.6	1.6
4.5 Credit Card Outstanding	284366	267979	287172	290678	2.2	8.5
4.6 Education	137456	121102	137454	138122	0.5	14.1
4.7 Vehicle Loans	622794	586829	629691	637766	2.4	8.7
4.8 Loan against gold jewellery ⁴	208735	116777	223034	251369	20.4	115.3
4.9 Other Personal Loans	1513889	1420073	1517316	1531082	1.1	7.8
	(1493525)	(1396233)	(1497721)	(1511895)	(1.2)	(8.3)
5. Priority Sector (Memo)						
(i) Agriculture & Allied Activities ⁵	2287804	2078112	2233685	2277560	-0.4	9.6
(ii) Micro & Small Enterprises ⁶	2240503	2030754	2313293	2410013	7.6	18.7
(iii) Medium Enterprises ⁷	601451	502496	604299	610129	1.4	21.4
(iv) Housing	746651	762822	744228	750390	0.5	-1.6
	(665107)	(670883)	(663951)	(671007)	(0.9)	(0.0)
(v) Education Loans	62825	61277	62637	63146	0.5	3.0
(vi) Renewable Energy	10325	5923	11979	12250	18.6	106.8
(vii) Social Infrastructure	1316	2674	1147	827	-37.2	-69.1
(viii) Export Credit	11688	11218	13086	12021	2.8	7.2
(ix) Others	47900	62047	48689	48675	1.6	-21.6
(x) Weaker Sections including net PSLC- SF/MF	1820904	1670313	1789687	1832723	0.6	9.7

Notes:

- Data are provisional. Bank credit, Food 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 95 per cent of total non-food credit extended by all SCBs, pertaining to the last reporting Friday of the month.
- 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.
 - Wholesale trade includes food procurement credit outside the food credit consortium.
 - NBFCs include HFCs, PFIs, Microfinance Institutions (MFIs), NBFCs engaged in gold loan and others.
 - "Other Services" include Mutual Fund (MFs), Banking and Finance other than NBFCs and MFs, and other services which are not indicated elsewhere under services.
 - Since May 2024, a bank has changed the classification of a category of agricultural loan into "Loans against gold jewellery" under retail segment.
 - "Agriculture and Allied Activities" under the priority sector also include priority sector lending certificates (PSLCs).
 - "Micro and Small Enterprises" under the priority sector include credit to micro and small enterprises in industry and services sectors and also include PSLCs.
 - "Medium Enterprises" under the priority sector include credit to medium enterprises in industry and services sectors.