

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
		Jul.31	Jun.18	Jul.30	2021-22	2021
	1	2	3	4	%	%
I. Gross Bank Credit (II+III)	10949509	10282057	10841866	10910416	-0.4	6.1
II. Food Credit	61254	79288	86912	77478	26.5	-2.3
III. Non-food Credit	10888255	10202769	10754953	10832938	-0.5	6.2
1. Agriculture & Allied Activities	1304301	1172771	1284399	1318024	1.1	12.4
2. Industry (Micro and Small, Medium and Large)	2895521	2795788	2867304	2824855	-2.4	1.0
2.1 Micro and Small ¹	383854	357711	375116	386092	0.6	7.9
2.2 Medium	136054	95249	147875	163401	20.1	71.6
2.3 Large	2375613	2342828	2344313	2275362	-4.2	-2.9
3. Services	2603373	2529848	2600627	2597736	-0.2	2.7
3.1 Transport Operators	133936	127366	141169	132405	-1.1	4.0
3.2 Computer Software	19179	18843	21006	19192	0.1	1.8
3.3 Tourism, Hotels & Restaurants	47875	45509	49640	48398	1.1	6.3
3.4 Shipping	7181	5138	6804	7142	-0.5	39.0
3.5 Aviation	25643	25012	26440	30351	18.4	21.3
3.6 Professional Services	104484	105819	112123	97174	-7.0	-8.2
3.7 Trade	588934	553332	614336	594351	0.9	7.4
3.7.1 Wholesale Trade	309097	275209	315376	313305	1.4	13.8
3.7.2 Retail Trade	279837	278123	298960	281046	0.4	1.1
3.8 Commercial Real Estate	270777	262291	232292	262655	-3.0	0.1
3.9 Non-Banking Financial Companies (NBFCs) ² of which,	945383	887625	883851	892226	-5.6	0.5
3.9.1 Housing Finance Companies (HFCs)	187475	182256	166199	169722	-9.5	-6.9
3.9.2 Public Financial Institutions (PFIs)	78442	33892	77528	78398	-0.1	131.3
3.10 Other Services ³	459983	498913	512966	513843	11.7	3.0
4. Personal Loans	2856528	2570646	2786519	2858741	0.1	11.2
4.1 Consumer Durables	8815	8078	7093	9526	8.1	17.9
4.2 Housing	1459346	1346742	1464645	1466762	0.5	8.9
4.3 Advances against Fixed Deposits	62984	55275	65891	59191	-6.0	7.1
4.4 Advances to Individuals against share & bonds	4454	6237	4430	4453	0.0	-28.6
4.5 Credit Card Outstanding	116537	101391	102757	111323	-4.5	9.8
4.6 Education	64203	65455	62720	62531	-2.6	-4.5
4.7 Vehicle Loans	277748	247868	238214	265951	-4.2	7.3
4.8 Loan against gold jewellery	59590	35189	62221	62412	4.7	77.4
4.9 Other Personal Loans	802852	704412	778548	816592	1.7	15.9
5. Priority Sector (Memo)						
5.1 Agriculture & Allied Activities ⁴	1264151	1155345	1253199	1260065	-0.3	9.1
5.2 Micro & Small Enterprises ⁵	1107236	1096621	1036420	1099061	-0.7	0.2
5.3 Medium Enterprises ⁶	206122	122725	188251	209743	1.8	70.9
5.4 Housing	469863	464318	470908	471896	0.4	1.6
5.5 Education Loans	48201	51434	47127	46754	-3.0	-9.1
5.6 Renewable Energy	1171	1016	1321	1230	5.1	21.1
5.7 Social Infrastructure	2352	950	2467	2438	3.7	156.5
5.8 Export Credit ⁷	19028	15823	19852	21765	14.4	37.6
5.9 Others	19062	9277	23860	29024	52.3	212.8
5.10 Weaker Sections including net PSLC- SF/MF	813263	771359	832421	775238	-4.7	0.5

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.