

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

(₹ Crore)

Sector	Outstanding as on				Growth(%)	
	Mar. 24, 2023	2022	2023		Financial year so far	Y-o-Y
			Dec. 30	Nov. 17		
	1	2	3	4	2023-24	2023
					%	%
I. Bank Credit (II + III)	13675235	13306853	15620554	15961345	16.7	19.9
			(15039956)	(15388272)	(12.5)	(15.6)
II. Food Credit	19906	53972	40261	43139	116.7	-20.1
III. Non-food Credit	13655330	13252881	15580294	15918206	16.6	20.1
			(14999695)	(15345134)	(12.4)	(15.8)
1. Agriculture & Allied Activities	1728063	1669407	1931215	1994505	15.4	19.5
2. Industry (Micro and Small, Medium and Large)	3416353	3375009	3600876	3664791	7.3	8.6
			(3583164)	(3647315)	(6.8)	(8.1)
2.1 Micro and Small	633587	611948	689502	704065	11.1	15.1
2.2 Medium	268557	267175	283774	290511	8.2	8.7
2.3 Large	2514209	2495885	2627599	2670215	6.2	7.0
3. Services	3699716	3586384	4264761	4406134	19.1	22.9
			(4145875)	(4289319)	(15.9)	(19.6)
3.1 Transport Operators	192323	179650	218897	224270	16.6	24.8
3.2 Computer Software	24927	25566	26444	27571	10.6	7.8
3.3 Tourism, Hotels & Restaurants	69462	67688	76966	77442	11.5	14.4
3.4 Shipping	7074	7787	6727	6986	-1.2	-10.3
3.5 Aviation	28348	28936	40449	45031	58.8	55.6
3.6 Professional Services	139584	131372	155924	157544	12.9	19.9
3.7 Trade	853417	802379	910846	939929	10.1	17.1
3.7.1. Wholesale Trade ¹	422630	402622	457385	471530	11.6	17.1
3.7.2 Retail Trade	430788	399756	453462	468398	8.7	17.2
3.8 Commercial Real Estate	322573	317066	428720	436186	35.2	37.6
			(362185)	(369705)	(14.6)	(16.6)
3.9 Non-Banking Financial Companies (NBFCs) ² of which,	1342070	1321714	1461751	1520800	13.3	15.1
3.9.1 Housing Finance Companies (HFCs)	318729	315154	304460	328775	3.2	4.3
3.9.2 Public Financial Institutions (PFIs)	175714	181430	190672	212038	20.7	16.9
3.10 Other Services ³	719936	704227	938037	970376	34.8	37.8
			(900549)	(934558)	(29.8)	(32.7)
4. Personal Loans	4180838	4026281	5056524	5175423	23.8	28.5
			(4612590)	(4737380)	(13.3)	(17.7)
4.1 Consumer Durables	20983	21386	23595	24312	15.9	13.7
4.2 Housing	1988532	1947686	2594106	2640255	32.8	35.6
			(2177221)	(2228607)	(12.1)	(14.4)
4.3 Advances against Fixed Deposits	122116	110149	112983	117474	-3.8	6.7
4.4 Advances to Individuals against share & bonds	7634	7611	7834	8257	8.2	8.5
4.5 Credit Card Outstanding	204708	189913	244689	251880	23.0	32.6
4.6 Education	96853	94294	111868	114952	18.7	21.9
4.7 Vehicle Loans	502377	484212	564785	583297	16.1	20.5
4.8 Loan against gold jewellery	89382	85921	100279	101925	14.0	18.6
4.9 Other Personal Loans	1148253	1085110	1296385	1333071	16.1	22.9
			(1269843)	(1307065)	(13.8)	(20.5)
5. Priority Sector (Memo)						
(i) Agriculture & Allied Activities ⁴	1746051	1708058	1960408	2008819	15.0	17.6
(ii) Micro & Small Enterprises ⁵	1645484	1593724	1876492	1918338	16.6	20.4
(iii) Medium Enterprises ⁶	423888	410012	460435	468942	10.6	14.4
(iv) Housing	622799	619406	740319	747520	20.0	20.7
			(641255)	(649527)	(4.3)	(4.9)
(v) Education Loans	59513	59003	61559	62256	4.6	5.5
(vi) Renewable Energy	4670	4798	4677	4861	4.1	1.3
(vii) Social Infrastructure	2464	2473	2597	2572	4.4	4.0
(viii) Export Credit	20489	21046	12308	12940	-36.8	-38.5
(ix) Others	60835	53150	48865	53282	-12.4	0.2
(x) Weaker Sections including net PSLC- SF/MF	1411633	1348931	1530814	1570568	11.3	16.4

Notes:

(1) 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.

(2) 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.

1 Wholesale trade includes food procurement credit outside the food credit consortium.

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" under the priority sector also include priority sector lending certificates (PSLCs).

5 "Micro and Small Enterprises" under the priority sector include credit to micro and small enterprises in industry and services sectors and also include PSLCs.

6 "Medium Enterprises" under the priority sector include credit to medium enterprises in industry and services sectors.