

TABLE 166 : DEPLOYMENT OF BANK CREDIT BY MAJOR SECTORS

(₹ Crore)

Sr. No.	Sector	Outstanding as on					
		Jun 19, 2020	Jul 31, 2020	Aug 28, 2020	Sep 25, 2020	Oct 23, 2020	Nov 20, 2020
	Non-food credit	10156388	10202769	10150217	10205154	10272209	10345924
1	Agriculture and Allied Activities	1152935	1169273	1168075	1194488	1218717	1230526
2	Industry (Micro and Small, Medium and Large)	2875210	2821316	2778672	2774867	2739841	2753281
2.1	Micro and Small ¹	352696	354728	354546	360833	361563	364515
2.2	Medium	95671	101994	107386	120210	123150	124028
2.3	Large	2426844	2364594	2316740	2293824	2255128	2264738
3	Services	2528492	2547228	2551467	2576254	2576581	2569834
3.1	Transport Operators	140190	148727	148575	147616	148172	154752
3.2	Computer Software	20592	21167	20089	19828	19368	19120
3.3	Tourism, Hotels and Restaurants	46253	47383	47282	48378	48594	51309
3.4	Shipping	5155	5178	4987	5099	5364	5329
3.5	Aviation	24612	-	-	-	-	-
3.6	Professional Services	118781	176815	175191	175455	178191	128577
3.7	Trade	552855	560579	567367	566336	575886	575549
3.7.1	Wholesale Trade (other than food procurement)	269162	267712	265152	263499	268058	275279
3.7.2	Retail Trade	283693	292867	302215	302837	307828	300270
3.8	Commercial Real Estate	229263	233200	230759	230025	227992	233150
3.9	Non-Banking Financial Companies (NBFCs) ²	903594	793451	796763	802552	778739	788222
3.9.1	Housing Finance Companies (HFCs)	188923	-	-	-	-	-
3.9.2	Public Financial Institutions (PFIs)	32148	-	-	-	-	-
3.10	Other Services ³	487198	560728	560454	580965	594275	613826
4	Personal Loans	2490377	2531234	2548113	2571712	2611492	2644599
4.1	Consumer Durables	8847	9127	9053	6661	6881	6937
4.2	Housing (Including Priority Sector Housing)	1334900	1347565	1349501	1359824	1373277	1383427
4.3	Adv. against Fixed Deposits(Including FCNR(B),NRNR Dep. etc)	61457	62317	62568	63167	61460	64512
4.4	Advances to Individuals against share, bonds, etc.	5803	6392	6313	6325	6296	4655
4.5	Credit Card Outstanding	97586	101391	104833	105640	110207	114307
4.6	Education	65017	65100	64865	65146	65432	65180
4.7	Vehicle Loans	214602	217697	219769	221388	224022	228758
4.8	Loans against gold jewellery	34267	-	-	-	-	-
4.9	Other Personal Loans	667898	721645	731211	743561	763917	776823
5	Priority Sector (Memo)	-	-	-	-	-	-
5.1	Agriculture and Allied Activities ⁴	1143831	1155451	1154411	1180052	1203789	1214929
5.2	Micro and Small Enterprises ⁵	1074132	1100578	1104504	1127110	1125326	1122053
5.3	Medium Enterprises ⁶	115379	-	-	-	-	-
5.4	Housing	463684	464437	473151	464642	462216	462488
5.5	Educational Loans	52042	51434	52013	51898	51789	51506
5.6	Renewable Energy	786	-	-	-	-	-
5.7	Social Infrastructure	913	-	-	-	-	-
5.8	Export Credit ⁷	16785	15237	13959	14831	13850	12916
5.9	Others	10191	-	-	-	-	-
5.10	Weaker Sections including net PSLC- SF/MF	732581	742426	743473	743792	727814	766575

(Continued)

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TABLE 166 : DEPLOYMENT OF BANK CREDIT BY MAJOR SECTORS (Concl.d.)

(₹ Crore)

Sr. No.	Sector	Outstanding as on						
		Dec 18, 2020	Jan 29, 2021	Feb 26, 2021	Mar 26, 2021	Apr 23, 2021	May 21, 2021	Jun 18, 2021
	Non-food credit	10453884	10616642	10699536	10888255	10802090	10742926	10754953
1	Agriculture and Allied Activities	1245685	1267714	1274075	1299914	1291299	1284756	1284399
2	Industry (Micro and Small, Medium and Large)	2760220	2822577	2818825	2918028	2895875	2883797	2867304
2.1	Micro and Small ¹	369963	368516	374472	383854	372063	370718	375116
2.2	Medium	123550	124933	128737	136054	143052	145549	147875
2.3	Large	2266707	2329128	2315616	2398121	2380760	2367530	2344313
3	Services	2579184	2595627	2627399	2630566	2592346	2571093	2600627
3.1	Transport Operators	154988	143431	143249	145195	143969	142300	141169
3.2	Computer Software	19115	18738	18527	21043	20957	20155	21006
3.3	Tourism, Hotels and Restaurants	51234	48688	47991	49590	50395	49513	49640
3.4	Shipping	7341	7183	7557	7172	5409	5244	6804
3.5	Aviation	-	25926	25034	25624	26309	26144	26440
3.6	Professional Services	128465	117892	115705	119488	114327	113092	112123
3.7	Trade	589454	600569	584584	617627	609247	614482	614336
3.7.1	Wholesale Trade (other than food procurement)	285895	297957	293757	319197	316896	315911	315376
3.7.2	Retail Trade	303559	302612	290827	298430	292350	298570	298960
3.8	Commercial Real Estate	230859	233671	232473	235547	234890	233695	232292
3.9	Non-Banking Financial Companies (NBFCs) ² of which,	789981	885852	896459	945061	923756	899502	883851
3.9.1	Housing Finance Companies (HFCs)	-	150390	168883	187324	183748	168213	166199
3.9.2	Public Financial Institutions (PFIs)	-	71109	80091	78441	75200	74262	77528
3.10	Other Services ³	607747	513677	577564	464219	463088	466967	512966
4	Personal Loans	2663439	2724415	2773926	2813713	2810419	2787265	2786519
4.1	Consumer Durables	7092	7397	7242	7307	7273	7049	7093
4.2	Housing (Including Priority Sector Housing)	1393500	1416485	1440095	1459066	1461491	1462029	1464645
4.3	Adv. against Fixed Deposits(Including FCNR(B),NRNR Dep. etc)	65332	67176	66073	71544	70693	66510	65891
4.4	Advances to Individuals against share, bonds, etc.	4867	4163	4319	4570	4474	4401	4430
4.5	Credit Card Outstanding	110350	116361	116290	116537	113566	104475	102757
4.6	Education	64680	64364	64346	63805	62909	62965	62720
4.7	Vehicle Loans	230232	235882	239406	241657	242443	240170	238214
4.8	Loans against gold jewellery	-	52112	56474	60726	62238	62101	62221
4.9	Other Personal Loans	787386	760474	779680	788503	785334	777567	778548
5	Priority Sector (Memo)	-	-	-	-	-	-	-
5.1	Agriculture and Allied Activities ⁴	1220970	1246880	1249160	1264151	1266687	1258377	1253199
5.2	Micro and Small Enterprises ⁵	1131858	1133670	1131832	1107236	1060009	1027910	1036420
5.3	Medium Enterprises ⁶	-	179073	193765	206122	189012	183639	188251
5.4	Housing	467047	470361	474863	469863	473957	472326	470908
5.5	Educational Loans	32024	50014	48552	48201	47510	47526	47127
5.6	Renewable Energy	50576	1302	1411	1171	1157	1144	1321
5.7	Social Infrastructure	-	2115	2144	2352	2327	2424	2467
5.8	Export Credit ⁷	13748	15331	15070	19028	19058	15649	19852
5.9	Others	-	24062	20073	19062	20875	22650	23860
5.10	Weaker Sections including net PSLC- SF/MF	753038	789675	781858	813263	809618	813511	832421

Note: 1. Data are provisional. 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.

2. With effect from January 2021, sectoral credit data are based on a revised format with some additional items 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.

Source : Reserve Bank of India.
Also see Notes on Tables