

TABLE 166 : DEPLOYMENT OF BANK CREDIT BY MAJOR SECTORS

(₹ Crore)

Sr. No.	Sector	Outstanding as on					
		Jun 18, 2021	Jul 30, 2021	Aug 27, 2021	Sep 24, 2021	Oct 22, 2021	Nov 19, 2021
	Non-food credit	10649671	10723034	10718818	10784563	10869344	10967934
1	Agriculture and Allied Activities	1328731	1351072	1298417	1317208	1340492	1340323
2	Industry (Micro and Small, Medium and Large)	2894061	2880627	2749793	2761611	2804921	2815424
2.1	Micro and Small ¹	427870	434388	409522	419406	428989	435473
2.2	Medium	149554	160312	154893	157138	161242	165430
2.3	Large	2316637	2285927	2185378	2185067	2214691	2214521
3	Services	2721667	2722774	2536218	2515835	2545056	2566353
3.1	Transport Operators	139360	141665	131985	131253	131231	132441
3.2	Computer Software	19965	20457	18623	18769	19684	18968
3.3	Tourism, Hotels and Restaurants	59574	59881	48415	48778	48675	50268
3.4	Shipping	7239	7558	6834	7227	7036	7302
3.5	Aviation	28190	32301	28509	29200	28318	28080
3.6	Professional Services	109121	109606	100767	100381	101820	102350
3.7	Trade	628496	630630	588700	575476	595151	588258
3.7.1	Wholesale Trade (other than food procurement)	324592	327579	316407	299138	315630	311786
3.7.2	Retail Trade	303904	303052	272294	276338	279521	276471
3.8	Commercial Real Estate	289057	284585	257983	255972	253967	260640
3.9	Non-Banking Financial Companies (NBFCs) ²	909042	913694	873364	880965	889889	924746
3.9.1	Housing Finance Companies (HFCs)	253069	255481	257085	256344	249519	255418
3.9.2	Public Financial Institutions (PFIs)	85384	83808	82963	84748	89098	100818
3.10	Other Services ³	531624	522397	481037	467814	469287	453300
4	Personal Loans	2980902	3024152	2910333	2944750	2981838	3013354
4.1	Consumer Durables	17178	18945	10198	10831	11619	12545
4.2	Housing (Including Priority Sector Housing)	1511985	1522703	1489813	1509591	1525022	1539327
4.3	Adv. against Fixed Deposits(Including FCNR(B),NRNR Dep. etc)	70048	64531	60181	62704	63000	63624
4.4	Advances to Individuals against share, bonds, etc.	5385	5557	4680	4767	4892	4911
4.5	Credit Card Outstanding	116994	126835	115612	115641	123312	122112
4.6	Education	77789	77773	78736	79867	80645	80728
4.7	Vehicle Loans	363427	368230	335616	337559	340504	344202
4.8	Loans against gold jewellery	74447	73215	72016	71957	72289	70947
4.9	Other Personal Loans	743648	766365	743482	751833	760555	774958
5	Priority Sector (Memo)	-	-	-	-	-	-
5.1	Agriculture and Allied Activities ⁴	1339890	1356044	1332724	1349882	1372169	1373837
5.2	Micro and Small Enterprises ⁵	1155564	1209760	1149169	1147133	1167211	1172019
5.3	Medium Enterprises ⁶	226623	246461	236287	239821	244172	265845
5.4	Housing	586328	592064	573726	552640	555300	556530
5.5	Educational Loans	58740	64601	58734	59146	59688	59477
5.6	Renewable Energy	2030	2245	1906	2007	1967	1854
5.7	Social Infrastructure	3058	3012	2725	2435	2450	2453
5.8	Export Credit	25293	25734	17875	21444	18931	21871
5.9	Others	25363	34032	15829	16423	16879	17145
5.10	Weaker Sections including net PSLC- SF/MF	954371	985765	989831	1026486	1005807	1055631

(Continued)

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

(₹ Crore)

Sr. No.	Sector	Outstanding as on						
		Dec 31, 2021	Jan 28, 2022	Feb 25, 2022	Mar 25, 2022	Apr 22, 2022	May 20, 2022	Jun 17, 2022
	Non-food credit	11493407	11500052	11558783	11836304	11912088	11974051	12105475
1	Agriculture and Allied Activities	1408098	1423901	1443311	1461350	1478032	1482029	1500875
2	Industry (Micro and Small, Medium and Large)	2893180	2965411	3094987	3152449	3148879	3165450	3168168
2.1	Micro and Small ¹	477226	493528	520798	532081	545384	551488	554398
2.2	Medium	196359	194035	206979	213996	218492	218501	220669
2.3	Large	2219595	2277849	2367211	2406372	2385003	2395460	2393101
3	Services	2776473	2812440	2930079	3017116	3017350	3037964	3070538
3.1	Transport Operators	140833	147188	149247	155353	152094	151538	152045
3.2	Computer Software	19851	20516	20342	20899	20244	19235	19687
3.3	Tourism, Hotels and Restaurants	52480	53913	64504	64369	64964	64100	63973
3.4	Shipping	6855	6703	7308	8437	7917	7617	7205
3.5	Aviation	13764	23859	23890	23979	23067	22381	21733
3.6	Professional Services	105913	108456	114186	116743	117820	119495	120107
3.7	Trade	636952	662446	686193	696349	706206	713178	733416
3.7.1	Wholesale Trade (other than food procurement)	331455	337812	346112	351228	367136	369485	384026
3.7.2	Retail Trade	305497	324634	340081	345121	339070	343693	349390
3.8	Commercial Real Estate	270938	276288	288420	291168	295127	301170	298732
3.9	Non-Banking Financial Companies (NBFCs) ² of which,	989962	1021135	1040038	1078447	1085689	1093282	1101044
3.9.1	Housing Finance Companies (HFCs)	257884	268432	271450	278979	285400	287920	283992
3.9.2	Public Financial Institutions (PFIs)	114080	139070	135158	144121	142802	142580	140173
3.10	Other Services ³	538926	491937	535951	561373	544222	545968	552596
4	Personal Loans	3116073	3217144	3333870	3385827	3444271	3466512	3520062
4.1	Consumer Durables	13046	25707	26554	27613	28907	29588	30461
4.2	Housing (Including Priority Sector Housing)	1586195	1622021	1661412	1684424	1705233	1707462	1740921
4.3	Adv. against Fixed Deposits(Including FCNR(B),NRNR Dep. etc)	72318	69315	76042	78734	80031	78331	78429
4.4	Advances to Individuals against share, bonds, etc.	5047	5243	6195	6161	6025	6184	6547
4.5	Credit Card Outstanding	124737	141254	144004	147789	153779	154212	152931
4.6	Education	81873	82302	82898	82723	82572	82662	84375
4.7	Vehicle Loans	351021	367244	401846	402667	413375	418330	427654
4.8	Loans against gold jewellery	75409	74333	73193	75311	74473	74303	75024
4.9	Other Personal Loans	806428	829724	861727	880406	899876	915440	923719
5	Priority Sector (Memo)	-	-	-	-	-	-	-
5.1	Agriculture and Allied Activities ⁴	1425637	1432095	1451666	1485438	1527712	1456432	1450586
5.2	Micro and Small Enterprises ⁵	1312669	1299223	1383110	1377138	1404658	1418321	1429973
5.3	Medium Enterprises ⁶	320923	320227	347625	351900	359522	361334	363489
5.4	Housing	565126	596252	606141	614487	614256	615355	616839
5.5	Educational Loans	59033	59045	58553	58118	57751	57912	57931
5.6	Renewable Energy	2023	2193	2750	3538	3607	4024	3868
5.7	Social Infrastructure	2419	2519	2545	2483	2541	2578	2586
5.8	Export Credit	20316	24767	29361	23330	21112	20769	18582
5.9	Others	19073	39578	40414	37159	43293	46082	46243
5.10	Weaker Sections including net PSLC- SF/MF	1101243	1069814	1142535	1180928	1209230	1186035	1190612

Notes: 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.

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.

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