

TABLE 46 : SECTORAL DEPLOYMENT OF NON-FOOD GROSS BANK CREDIT

(₹ Crore)

Sr. No.	Sector	Outstanding as on last reporting Friday in March					
		2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
	Non-food Credit (1 to 4)	6546903	7094490	7688424	8633416	9211542	9662222
1	Agriculture and Allied Activities	882942	992386	1030215	1111299	1157795	1299914
2	Industry (Micro and Small, Medium and Large)	2730677	2679833	2699268	2885778	2905151	2918028
2.1	Micro and Small ¹	371467	369731	372999	375508	381825	383854
2.2	Medium	114821	104806	103680	106392	105597	136054
2.3	Large	2244389	2205296	2222589	2403878	2417729	2398121
3	Services	1541067	1802237	2050472	2415608	2594947	2630566
3.1	Transport Operators	99743	110446	121268	128263	137815	145195
3.2	Computer Software	19096	17884	18609	18535	20050	21043
3.3	Tourism, Hotels and Restaurants	37053	37503	36489	39005	45978	49590
3.4	Shipping	10430	8375	6308	7748	5469	7172
3.5	Aviation	-	-	-	27613	22387	25624
3.6	Professional Services	104600	137650	155407	171215	176516	119488
3.7	Trade	381098	427893	466938	528158	552391	617627
3.7.1	Wholesale Trade (other than food procurement)	168608	193208	205160	250528	263396	319197
3.7.2	Retail Trade	212490	234685	261778	277630	288995	298430
3.8	Commercial Real Estate	177613	185564	185801	202293	229770	235547
3.9	Non-Banking Financial Companies (NBFCs) ² of which,	352742	391032	496393	708855	935659	945061
3.9.1	Housing Finance Companies (HFCs)	-	-	-	144612	186625	187324
3.9.2	Public Financial Institutions (PFIs)	-	-	-	39592	43797	78441
3.10	Other Services ³	358693	485892	563259	583922	468911	464219
4	Personal Loans	1392216	1620034	1908469	2220732	2553649	2813713
4.1	Consumer Durables	17753	20791	19703	6299	9299	7307
4.2	Housing (Including Priority Sector Housing)	746780	860086	974565	1158869	1337899	1459066
4.3	Advances against Fixed Deposits (Including FCNR (B), NRRR Deposits etc.)	66683	66115	72493	82873	79494	71544
4.4	Advances to Individuals against share, bonds, etc.	6419	4750	5556	6265	5334	4570
4.5	Credit Card Outstanding	37679	52132	68628	88262	108097	116537
4.6	Education	68224	70088	69712	67988	65744	63805
4.7	Vehicle Loans	152908	170525	189786	202154	220610	241657
4.8	Loans against gold jewellery	-	-	-	24867	33308	60726
4.9	Other Personal Loans	295771	375547	508026	583155	693864	788503
5	Priority Sector (Memo)	-	-	-	-	-	-
5.1	Agriculture and Allied Activities ⁴	882590	990921	1021591	1095362	1129957	1264151
5.2	Micro and Small Enterprises ⁵	847587	901972	996365	1047699	1080443	1107236
5.3	Medium Enterprises ⁶	-	-	-	135075	137887	206122
5.4	Housing	342276	368344	375587	431688	461438	469863
5.5	Educational Loans	60137	60436	60713	54207	50477	48201
5.6	Renewable Energy	-	-	-	1090	1116	1171
5.7	Social Infrastructure	-	-	-	1072	1062	2352
5.8	Export Credit ⁷	42382	42502	28305	16010	16575	19028
5.9	Others	-	-	-	11663	11886	19062
5.10	Weaker Sections including net PSLC- SF/MF	477397	554598	569048	685996	729746	813263

Note : 1. Data are provisional and relate to select banks which cover about 90 per cent of total non-food credit extended by all scheduled commercial banks.

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.

Source : Reserve Bank of India.

Also see Notes on Tables.