

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

(₹ Crore)

Sr. No.	Sector	Outstanding as on last reporting Friday in March					
		2016-17	2017-18	2018-19	2019-20	2020-21	2021-22
	Non-food Credit	7787539	8583436	9730112	10319097	10786033	11836304
1	Agriculture and Allied Activities	992386	1030215	1113067	1203176	1329423	1461350
2	Industry (Micro and Small, Medium and Large)	2679833	2699268	2837528	2946851	2931441	3152449
2.1	Micro and Small ¹	369731	372999	371374	403051	432246	532081
2.2	Medium	104806	103680	100786	105441	138476	213996
2.3	Large	2205296	2222589	2365368	2438359	2360719	2406372
3	Services	1802237	2050472	2340659	2672047	2775783	3017116
3.1	Transport Operators	110446	121268	114749	132566	143004	155353
3.2	Computer Software	17884	18609	17860	19692	19838	20899
3.3	Tourism, Hotels and Restaurants	37503	36489	37036	53891	59526	64369
3.4	Shipping	8375	6308	7521	6246	8072	8437
3.5	Aviation	-	-	31389	23579	27519	23979
3.6	Professional Services	137650	155407	155919	170204	108231	116743
3.7	Trade	427893	466938	479994	557115	628230	696349
3.7.1	Wholesale Trade (other than food procurement)	193208	205160	229809	275907	328448	351228
3.7.2	Retail Trade	234685	261778	250185	281208	299781	345121
3.8	Commercial Real Estate	185564	185801	227932	288231	289594	291168
3.9	Non-Banking Financial Companies (NBFCs) ² of which,	391032	496393	751146	950901	969493	1078447
3.9.1	Housing Finance Companies (HFCs)	-	-	224348	249383	277444	278979
3.9.2	Public Financial Institutions (PFIs)	-	-	49017	44410	84023	144121
3.10	Other Services ³	485892	563259	517112	469623	522275	561373
4	Personal Loans	1620034	1908469	2303144	2726864	3007384	3385827
4.1	Consumer Durables	20791	19703	6878	16092	17247	27613
4.2	Housing (Including Priority Sector Housing)	860086	974565	1176510	1361880	1492232	1684424
4.3	Advances against Fixed Deposits (Including FCNR (B), NRNR Deposits etc.)	66115	72493	86693	78091	73066	78734
4.4	Advances to Individuals against share, bonds, etc.	4750	5556	6456	6188	5400	6161
4.5	Credit Card Outstanding	52132	68628	87686	119914	131193	147789
4.6	Education	70088	69712	76376	77872	78266	82723
4.7	Vehicle Loans	170525	189786	285258	339519	368422	402667
4.8	Loans against gold jewellery	-	-	24671	33257	74458	75311
4.9	Other Personal Loans	375547	508026	552617	694051	767100	880406
5	Priority Sector (Memo)	-	-	-	-	-	-
5.1	Agriculture and Allied Activities ⁴	990921	1021591	1112144	1183149	1335290	1485438
5.2	Micro and Small Enterprises ⁵	901972	996365	1067234	1220805	1216549	1377138
5.3	Medium Enterprises ⁶	-	-	164836	166916	241123	351900
5.4	Housing	368344	375587	481843	559115	578050	614487
5.5	Educational Loans	60436	60713	57976	61233	60406	58118
5.6	Renewable Energy	-	-	1688	1717	1646	3538
5.7	Social Infrastructure	-	-	1384	1629	2951	2483
5.8	Export Credit	42502	28305	16010	29136	24231	23330
5.9	Others	-	-	11745	19009	15711	37159
5.10	Weaker Sections including net PSLC- SF/MF	554598	569048	791200	936738	1030821	1180928

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 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.

Source : Reserve Bank of India.

Also see Notes on Tables.