

Table 3.2: Deployment of Gross Bank Credit by Major Sectors

Sector	(in ₹ lakh crore)											
	2012-13 (Mar. 22)	2013-14 (Mar. 21)	2014-15 (Mar. 20)	2015-16 (Mar. 18)	2016-17 (Mar. 31)	2017-18 (Mar. 30)	2018-19 (Mar. 29)	2019-20 (Mar. 27)	2020-21 (Mar. 26)	2021-22 (Mar. 31)	2022-23 (Nov. 30)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
<b>I. Gross Bank Credit (II + III)</b>	49.66	56.28	61.02	66.50	71.46	77.30	86.75	103.71	109.50	118.91	129.48	
II. Food Credit	0.96	0.98	0.99	1.03	0.51	0.42	0.41	0.52	0.61	0.55	0.52	
III. Non-food Credit (1 to 4)	48.70	55.30	60.03	65.47	70.94	76.88	86.33	103.19	108.88	118.36	128.95	
1. Agriculture and Allied Activities	5.90	6.66	7.66	8.83	9.92	10.30	11.11	12.08	13.30	14.62	15.95	
2. Industry	22.30	25.17	26.58	27.31	26.80	26.99	28.86	29.73	29.35	31.56	32.95	
2.1. Micro and Small <sup>1</sup>	2.84	3.48	3.80	3.71	3.70	3.73	3.76	3.92	4.33	5.33	5.56	
2.2. Medium	1.25	1.24	1.25	1.15	1.05	1.04	1.06	1.05	1.39	2.14	2.25	
2.3. Large	18.21	20.44	21.53	22.44	22.05	22.23	24.04	24.76	23.63	24.09	25.14	
3. Services	11.52	13.38	14.13	15.41	18.02	20.50	24.16	27.06	27.76	30.17	33.16	
3.1. Transport Operators	0.80	0.92	0.92	1.00	1.10	1.21	1.28	1.32	1.43	1.55	1.61	
3.2. Computer Software	0.17	0.19	0.17	0.19	0.18	0.19	0.19	0.19	0.20	0.21	0.21	
3.3. Tourism, Hotels and Restaurants	0.35	0.40	0.37	0.37	0.38	0.36	0.39	0.54	0.60	0.64	0.65	
3.4. Shipping	0.56	0.80	0.84	1.05	1.38	1.55	1.71	1.69	1.08	1.17	1.24	
3.5. Aviation	0.08	0.10	0.10	0.10	0.08	0.06	0.08	0.06	0.08	0.08	0.07	
3.6. Professional Services	0.00	0.00	0.00	0.00	0.00	0.00	0.27	0.23	0.28	0.24	0.24	
3.7. Trade	2.76	3.26	3.66	3.81	4.28	4.67	5.28	5.57	6.28	6.96	7.34	
3.7.1. Wholesale Trade (other than food procurement)	1.50	1.68	1.80	1.69	1.93	2.05	2.51	2.69	3.28	3.51	3.54	
3.7.2. Retail Trade	1.26	1.58	1.86	2.12	2.35	2.62	2.78	2.88	3.00	3.45	3.80	
3.8. Commercial Real Estate	1.26	1.53	1.66	1.78	1.86	1.86	2.02	2.89	2.89	2.91	3.04	
3.9. Non-Banking Financial Companies (NBFCs) <sup>2</sup> of which,	2.60	2.94	3.12	3.53	3.91	4.96	7.01	9.57	9.49	10.22	12.19	
3.9.1. Housing Finance Companies (HFCs)	0.00	0.00	0.00	0.00	0.00	0.00	1.37	1.93	2.84	2.82	3.08	
3.9.2. Public Financial Institutions (PFIs)	0.00	0.00	0.00	0.00	0.00	0.00	0.40	0.44	0.82	1.37	1.78	
3.10. Other Services <sup>3</sup>	2.93	3.24	3.29	3.59	4.86	5.63	5.92	4.99	5.43	6.18	6.56	
4. Personal Loans	8.98	10.10	11.66	13.92	16.20	19.08	22.21	27.13	30.04	33.82	38.00	
4.1. Consumer Durables	0.08	0.13	0.15	0.18	0.21	0.20	0.06	0.16	0.17	0.28	0.36	
4.2. Housing (Including Priority Sector Housing)	4.57	5.39	6.29	7.47	8.60	9.75	11.59	13.63	14.92	16.84	18.44	
4.3. Advances against Fixed Deposits (Including FCNR (B), NRRR Deposits etc.)	0.61	0.64	0.63	0.67	0.66	0.72	0.83	0.72	0.73	0.79	0.96	

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	2012-13 (Mar. 22)	2013-14 (Mar. 21)	2014-15 (Mar. 20)	2015-16 (Mar. 18)	2016-17 (Mar. 31)	2017-18 (Mar. 30)	2018-19 (Mar. 29)	2019-20 (Mar. 27)	2020-21 (Mar. 26)	2021-22 (Mar. 31)	2022-23 (Nov. 30)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
4.4. Advances to Individuals against share, bonds, etc.	0.03	0.04	0.05	0.06	0.05	0.06	0.06	0.06	0.05	0.06	0.07	
4.5. Credit Card Outstanding	0.25	0.25	0.30	0.38	0.52	0.69	0.88	1.20	1.31	1.48	1.73	
4.6. Education	0.55	0.60	0.63	0.68	0.70	0.70	0.68	0.66	0.78	0.83	0.91	
4.7. Vehicle Loans	1.11	1.06	1.25	1.53	1.71	1.90	2.02	2.80	3.68	4.03	4.68	
4.8. Loans against gold jewellery	0.00	0.00	0.00	0.00	0.00	0.00	0.25	0.34	0.75	0.74	0.84	
4.9. Other Personal Loans	1.77	2.00	2.36	2.96	3.76	5.08	5.83	7.56	7.63	8.78	10.02	
5. Priority Sector (Memo)	15.40	18.30	20.10	22.26	24.36	25.53	27.39	28.97				
5.1. Agriculture and Allied Activities <sup>4</sup>	5.90	6.66	7.66	8.83	9.91	10.22	10.97	11.61	13.39	14.85	16.31	
5.2. Micro and Small Enterprises <sup>5</sup>	5.62	7.08	8.00	8.48	9.02	9.96	10.47	11.56	12.17	13.78	14.57	
5.3. Medium Enterprises <sup>6</sup>	0.00	0.00	0.00	0.00	0.00	0.00	1.37	1.49	2.41	3.52	3.69	
5.4. Housing	2.67	3.02	3.22	3.42	3.68	3.76	4.32	4.85	5.78	6.17	6.13	
5.5. Educational Loans	0.53	0.58	0.59	0.60	0.60	0.61	0.54	0.50	0.60	0.58	0.59	
5.6. Renewable Energy	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	0.02	0.04	0.04	
5.7. Social Infrastructure	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	0.03	0.02	0.02	
5.8. Export Credit <sup>7</sup>	0.42	0.48	0.43	0.42	0.43	0.28	0.16	0.30	0.25	0.24	0.16	
5.9. Others	0.00	0.00	0.00	0.00	0.00	0.00	0.09	0.19	0.16	0.37	0.50	
5.10. Weaker Sections including net PSLC- SF/MF	2.73	3.86	4.05	4.77	5.55	5.69	6.93	7.74	10.31	11.81	13.61	

Source : RBI

Note 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 90 per cent of total non-food credit extended by all SCBs.

Note 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.

<sup>1</sup>Micro & Small includes credit to micro & small industries in the manufacturing sector.

<sup>2</sup>NBFCs include HFCs, PFIs, Microfinance Institutions (MFIs), NBFCs engaged in gold loan and others.

<sup>3</sup>Other Services include Mutual Fund (MFs), Banking and Finance other than NBFCs and MFs and other services which are not indicated elsewhere under services.

<sup>4</sup>Agriculture and Allied Activities also include priority sector lending certificates (PSLCs).

<sup>5</sup>Micro and Small Enterprises include credit to micro and small enterprises in manufacturing and services sector and also include PSLCs.

<sup>6</sup>Medium Enterprises include credit to medium enterprises in the manufacturing and services sector.

<sup>7</sup>Export credit under the priority sector relates to foreign banks only.