

Table 3.2: Deployment of Gross Bank Credit by Major Sectors

Sector	(in ₹ lakh crore)											
	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 (Mar. 24)	2023-24 (Mar. 22)	2024-25 (Nov. 29)	
(I)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
<b>I. Gross Bank Credit (II + III)</b>	65.36	72.50	78.41	86.25	97.72	103.71	109.50	118.91	136.75	164.32	175.09	
II. Food Credit	0.94	1.05	0.54	0.42	0.42	0.52	0.61	0.55	0.20	0.23	0.51	
III. Non-food Credit (1 to 4)	64.42	71.44	77.88	85.83	97.30	103.19	108.88	118.36	136.55	164.09	174.58	
										(159.01)	(170.53)	
											(170.02)	
1. Agriculture and Allied Activities	7.66	8.83	9.92	10.30	11.13	12.03	13.30	14.97	17.26	20.71	22.23	
2. Industry	26.58	27.31	26.80	26.99	28.38	29.47	29.41	31.81	33.67	36.53	38.13	
										(36.36)	(37.98)	
2.1. Micro and Small <sup>1</sup>	3.80	3.71	3.70	3.73	3.71	4.03	4.33	5.60	6.33	7.26	7.57	
2.2. Medium	1.25	1.15	1.05	1.04	1.01	1.09	1.45	2.40	2.68	3.04	3.41	
2.3. Large	21.53	22.44	22.05	22.23	23.65	24.35	23.62	23.82	24.65	26.22	27.15	
3. Services	14.13	15.41	18.02	20.50	23.41	26.72	27.65	31.13	37.18	45.92	48.54	
										(44.90)	(47.76)	
3.1. Transport Operators	0.92	1.00	1.10	1.21	1.15	1.33	1.43	1.67	1.92	2.30	2.50	
3.2. Computer Software	0.17	0.19	0.18	0.19	0.18	0.20	0.20	0.23	0.25	0.26	0.31	
3.3. Tourism, Hotels and Restaurants	0.37	0.37	0.38	0.36	0.37	0.54	0.60	0.67	0.69	0.78	0.79	
3.4. Shipping	0.10	0.10	0.08	0.06	0.08	0.06	0.08	0.09	0.07	0.07	0.08	
3.5. Aviation					0.31	0.24	0.28	0.23	0.28	0.43	0.46	
3.6. Professional Services	0.84	1.05	1.38	1.55	1.56	1.70	1.08	1.20	1.39	1.67	1.85	
3.7. Trade	3.66	3.81	4.28	4.67	4.80	5.57	6.28	7.36	8.72	10.26	10.82	
3.7.1. Wholesale Trade (other than food procurement)	1.80	1.69	1.93	2.05	2.30	2.76	3.28	3.88	4.43	5.39	5.68	
3.7.2. Retail Trade	1.86	2.12	2.35	2.62	2.50	2.81	3.00	3.48	4.29	4.87	5.13	
3.8. Commercial Real Estate	1.66	1.78	1.86	1.86	2.28	2.88	2.89	2.97	3.23	4.69	5.15	
										(4)	(4.62)	

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(I)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
3.9. Non-Banking Financial Companies (NBFCs) <sup>2</sup> of which,	3.12	3.53	3.91	4.96	7.51	9.51	9.49	10.33	13.43	15.48	15.75	
3.9.1. Housing Finance Companies (HFCs)					2.26	2.49	2.84	2.86	3.19	3.26	3.22	
3.9.2. Public Financial Institutions (PFIs)					0.49	0.44	0.82	1.38	1.76	2.27	1.97	
3.10. Other Services <sup>3</sup>	3.29	3.59	4.86	5.63	5.17	4.70	5.32	6.35	7.20	9.98	10.83	
4. Personal Loans	11.66	13.92	16.20	19.08	23.03	27.27	30.09	34.66	41.83	53.31	57.35	
4.1. Consumer Durables	0.15	0.18	0.21	0.20	0.07	0.16	0.17	0.18	0.21	0.24	0.25	
4.2. Housing (Including Priority Sector Housing)	6.29	7.47	8.60	9.75	11.77	13.62	14.92	17.38	19.91	27.19	29.09	
4.3. Advances against Fixed Deposits (Including FCNR (B), NRNR Deposits etc.)	0.63	0.67	0.66	0.72	0.87	0.78	0.78	0.84	1.22	1.25	1.31	
4.4. Advances to Individuals against share, bonds, etc.	0.05	0.06	0.05	0.06	0.06	0.06	0.05	0.07	0.08	0.08	0.08	
4.5. Credit Card Outstanding	0.30	0.38	0.52	0.69	0.88	1.20	1.32	1.55	2.05	2.57	2.89	
4.6. Education	0.63	0.68	0.70	0.70	0.76	0.78	0.78	0.84	0.96	1.19	1.32	
4.7. Vehicle Loans	1.25	1.53	1.71	1.90	2.85	3.40	3.68	4.05	4.88	5.73	6.06	
4.8. Loans against gold jewellery					0.25	0.33	0.75	0.75	0.89	1.03	1.65	
4.9. Other Personal Loans	2.36	2.96	3.76	5.08	5.53	6.94	7.63	9.02	11.62	14.03	14.71	
5. Priority Sector (Memo)									(13.78)	(14.50)		
5.1. Agriculture and Allied Activities <sup>4</sup>	7.66	8.83	9.91	10.22	11.12	11.83	13.39	15.17	17.44	20.82	22.10	
5.2. Micro and Small Enterprises <sup>5</sup>	8.00	8.48	9.02	9.96	10.67	11.98	12.06	14.28	16.43	19.74	20.92	
5.3. Medium Enterprises <sup>6</sup>					1.65	1.79	2.58	3.74	4.24	4.91	5.56	
5.4. Housing	3.22	3.42	3.68	3.76	4.82	5.59	5.78	6.18	6.23	7.55	7.53	
5.5. Educational Loans	0.59	0.60	0.60	0.61	0.58	0.61	0.60	0.58	0.59	0.62	0.63	

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(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
5.6. Renewable Energy				0.02	0.02	0.02	0.02	0.04	0.05	0.06	0.07	
5.7. Social Infrastructure				0.01	0.02	0.02	0.03	0.02	0.02	0.03	0.01	
5.8. Export Credit <sup>7</sup>	0.43	0.42	0.43	0.28	0.16	0.30	0.27	0.29	0.17	0.12	0.13	
5.9. Others				0.12	0.19	0.19	0.16	0.42	0.61	0.61	0.55	
5.10. Weaker Sections including net PSLC- SF/MF	4.05	4.77	5.55	5.69	7.91	9.37	10.31	12.04	14.12	16.48	17.35	

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 95 per cent of total non-food credit extended by all SCBs, pertaining to last reporting Friday of the month.

Note 2: With effect from January 2019, 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.

Note 3: Data since July 28, 2023 include the impact of the merger of a non-bank with a bank. Figures in parentheses exclude the impact of the merger.

<sup>1</sup> Wholesale trade includes food procurement credit outside the food credit consortium.

<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> Since May 2024, a bank has changed the classification of a category of agricultural loan into "Loans against gold jewellery" under retail segment.

<sup>5</sup> "Agriculture and Allied Activities" under the priority sector also include priority sector lending certificates (PSLCs).

<sup>6</sup> "Micro and Small Enterprises" under the priority sector include credit to micro and small enterprises in industry and services sectors and also include PSLCs.

<sup>7</sup> "Medium Enterprises" under the priority sector include credit to medium enterprises in industry and services sectors.