

No. 15: Deployment of Gross Bank Credit by Major Sectors

(₹ Crore)

Sector	Outstanding as on				Growth(%)	
	Mar. 21, 2025	2024	2025		Financial year so far	Y-o-Y
		Aug. 23	Jul. 25	Aug. 22		
		1	2	3	4	%
I. Bank Credit (II + III)	18243936	16945162	18501872	18644997	2.2	10.0
II. Food Credit	36531	24361	56674	50456	38.1	107.1
III. Non-food Credit	18207404	16920802	18445197	18594541	2.1	9.9
1. Agriculture & Allied Activities	2287061	2160634	2313845	2324719	1.6	7.6
2. Industry (Micro and Small, Medium and Large)	3935857	3756194	3947778	4002072	1.7	6.5
2.1 Micro and Small	790430	743704	883101	898780	13.7	20.9
2.2 Medium	360475	324746	363994	367293	1.9	13.1
2.3 Large	2784953	2687743	2700683	2735998	-1.8	1.8
3. Services	5161542	4643586	5113966	5137774	-0.5	10.6
3.1 Transport Operators	258409	243486	265924	266868	3.3	9.6
3.2 Computer Software	32915	27990	36579	37829	14.9	35.2
3.3 Tourism, Hotels & Restaurants	83091	80570	85458	85840	3.3	6.5
3.4 Shipping	7305	7257	8727	8923	22.1	23.0
3.5 Aviation	46026	44837	45213	45857	-0.4	2.3
3.6 Professional Services	195956	173738	194935	197147	0.6	13.5
3.7 Trade	1187030	1052621	1179121	1183548	-0.3	12.4
3.7.1. Wholesale Trade ¹	648619	553316	637065	635841	-2.0	14.9
3.7.2 Retail Trade	538410	499305	542056	547706	1.7	9.7
3.8 Commercial Real Estate	532757	494809	560514	560651	5.2	13.3
3.9 Non-Banking Financial Companies (NBFCs) ² of which,	1635737	1522204	1568925	1574362	-3.8	3.4
3.9.1 Housing Finance Companies (HFCs)	323146	322093	315767	318570	-1.4	-1.1
3.9.2 Public Financial Institutions (PFIs)	228678	196565	198406	199719	-12.7	1.6
3.10 Other Services ³	1182316	996074	1168570	1176749	-0.5	18.1
4. Personal Loans	5953521	5555484	6161047	6213373	4.4	11.8
4.1 Consumer Durables	23402	24396	23114	22921	-2.1	-6.0
4.2 Housing	3010477	2833166	3081152	3108791	3.3	9.7
4.3 Advances against Fixed Deposits	141101	121817	140433	142074	0.7	16.6
4.4 Advances to Individuals against share & bonds	10080	9722	9730	9807	-2.7	0.9
4.5 Credit Card Outstanding	284366	276576	291088	288691	1.5	4.4
4.6 Education	137456	126148	141537	144539	5.2	14.6
4.7 Vehicle Loans	622794	595758	643654	647829	4.0	8.7
4.8 Loan against gold jewellery ⁴	208735	140391	294166	305814	46.5	117.8
4.9 Other Personal Loans	1515112	1427510	1536172	1542907	1.8	8.1
5. Priority Sector (Memo)						
(i) Agriculture & Allied Activities ⁵	2287794	2152535	2288548	2310308	1.0	7.3
(ii) Micro & Small Enterprises ⁶	2239409	2027278	2489085	2510253	12.1	23.8
(iii) Medium Enterprises ⁷	601451	529582	596343	604659	0.5	14.2
(iv) Housing	746651	749534	940427	945763	26.7	26.2
(v) Education Loans	62825	61988	68839	70067	11.5	13.0
(vi) Renewable Energy	10325	6844	12160	13235	28.2	93.4
(vii) Social Infrastructure	1316	1072	943	936	-28.9	-12.7
(viii) Export Credit	12479	11618	12875	12529	0.4	7.8
(ix) Others	49552	60587	44331	44088	-11.0	-27.2
(x) Weaker Sections including net PSLC- SF/MF	1820904	1692726	1842667	1861780	2.2	10.0

Notes:

- (1) Data are provisional. Bank credit, Food 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 the last reporting Friday of the month.
- (2) Data since July 28, 2023 include the impact of the merger of a non-bank with a bank.
- 1 Wholesale trade includes food procurement credit outside the food credit consortium.
- 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 Since May 2024, a bank has changed the classification of a category of agricultural loan into "Loans against gold jewellery" under retail segment.
- 5 "Agriculture and Allied Activities" under the priority sector also include priority sector lending certificates (PSLCs).
- 6 "Micro and Small Enterprises" under the priority sector include credit to micro and small enterprises in industry and services sectors and also include PSLCs.
- 7 "Medium Enterprises" under the priority sector include credit to medium enterprises in industry and services sectors.