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RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit – December 2020

Data on sectoral deployment of bank credit collected from select 33 scheduled commercial banks, accounting for about 90 per cent of the total non-food credit deployed by all scheduled commercial banks, for the month of December 2020 are set out in [Statements I and II](#).

Highlights of the sectoral deployment of bank credit are given below:

- On a year-on-year (y-o-y) basis, non-food bank credit growth stood at 5.9 per cent in December 2020 as compared to 7.0 per cent in December 2019.
- Credit growth to agriculture and allied activities accelerated to 9.4 per cent in December 2020 from 5.3 per cent in December 2019.
- Credit to industry contracted by 1.2 per cent in December 2020 as compared with 1.6 per cent growth in December 2019 mainly due to contraction in credit to large industries by 2.4 per cent as compared with 1.8 per cent growth a year ago. Credit to medium industries registered a robust growth of 15.3 per cent in December 2020 as compared to 2.5 per cent a year ago and credit to micro & small industries registered an accelerated growth of 1.2 per cent in December as compared to 0.1 per cent a year ago.
- Within industry, credit to 'food processing', 'gems & jewellery', 'petroleum, coal products & nuclear fuels', 'leather & leather products', 'paper & paper products', 'mining & quarrying', 'glass & glassware' and 'wood & wood products' registered accelerated growth in December 2020 as compared to the growth in the corresponding month of the previous year. However, credit growth to 'rubber plastic & their products', 'cement & cement products', 'all engineering', 'beverages & tobacco', 'infrastructure', 'basic metal & metal products' and 'construction' decelerated/contracted.
- Credit growth to the services sector accelerated to 8.8 per cent in December 2020 from 6.2 per cent in December 2019 mainly on the back of acceleration in credit growth to 'transport operators' and 'trade'.
- Personal loans registered a decelerated growth of 9.5 per cent in December 2020 as compared with 15.9 per cent growth in December 2019. Vehicle loans continued to perform well registering an accelerated growth of 7.8 per cent in December 2020 as compared to 7.2 per cent a year ago.