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RESERVE BANK OF INDIA

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December 31, 2021

Sectoral Deployment of Bank Credit – November 2021

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 November 2021, are set out in [Statements I and II](#).

On a year-on-year (y-o-y) basis, non-food bank credit¹ growth improved to 7.1 per cent in November 2021 as compared to 5.9 per cent in November 2020.

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

- Credit to agriculture and allied activities continued to be robust at 10.4 per cent in November 2021 as compared to 7.0 per cent in November 2020.
- Credit growth to industry rose by 3.8 per cent in November 2021 from 0.7 per cent in November 2020. Size-wise, credit to medium industries registered a robust growth of 48.7 per cent in November 2021 as compared to 25.7 per cent last year. Credit to micro and small industries accelerated to 12.7 per cent in November 2021 from 0.6 per cent a year ago. Credit to large industries in November 2021 broadly remained at the same level as that of last year.
- Within industry, credit growth to 'all engineering', 'beverage & tobacco', 'chemical & chemical products', 'infrastructure', 'mining & quarrying', 'rubber plastic & their products' and 'textiles' accelerated in November 2021 as compared to the corresponding month of the previous year. However, credit growth to 'basic metal & metal products', 'cement & cement products', 'construction', 'food processing', 'gems & jewellery', 'glass & glassware', 'leather & leather products', 'paper & paper products', 'petroleum, coal products & nuclear fuels', 'vehicles, vehicles parts & transport equipment' and 'wood & wood products' decelerated/contracted.
- Credit growth to services sector registered a growth of 3.6 per cent in November 2021 against 8.2 per cent a year ago.
- Personal loans continued to grow at a double digit rate and recorded growth of 11.6 per cent in November 2021 *vis-a-vis* 9.2 per cent in November 2020 driven primarily by 'consumer durables' and 'vehicle loans'.

¹ Non-food credit data are based on Section - 42 return, which covers all scheduled commercial banks (SCBs).