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RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit – December 2021

Data on sectoral deployment of bank credit collected from select 35 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 2021, are set out in [Statements I and II](#).

On a year-on-year (y-o-y) basis, non-food bank credit¹ registered a growth of 9.3 per cent in December 2021 as compared to 6.6 per cent a year ago.

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

- Credit to agriculture and allied activities continued to perform well, registering a robust growth of 14.5 per cent in December 2021 as compared to 7.7 per cent in December 2020.
- Credit growth to industry improved noticeably to 7.6 per cent in December 2021 from 0.4 per cent in December 2020. Size-wise, credit to medium industries registered high double-digit growth of 86.5 per cent in December 2021 as compared to 17.1 per cent last year. Credit growth to micro and small industries accelerated to 20.5 per cent in December 2021 from 1.3 per cent a year ago. Credit to large industries recorded a growth of 1.3 per cent in December 2021 against a contraction of 0.5 per cent a year ago.
- Within industry, credit growth to 'all engineering', 'beverage & tobacco', 'chemicals & chemical products', 'infrastructure', 'leather & leather products', 'mining & quarrying', 'petroleum, coal product & nuclear fuels', 'rubber plastic & their products', 'textiles' and 'wood & wood products' accelerated in December 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', 'paper & paper products' and 'vehicles, vehicles parts & transport equipment' decelerated/contracted.
- Credit growth to services sector accelerated to 10.8 per cent in December 2021 from 8.0 per cent a year ago, mainly due to significant improvement in credit growth to 'NBFCs'.
- Credit to the personal loans segment continued to expand at a robust rate and grew by 14.3 per cent in December 2021 vis-à-vis 8.8 per cent a year ago. Housing remained the prime driver of overall growth in the segment.

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Director (Communications)

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