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RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit – April 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 April 2021, 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 credit¹ growth stood at 5.7 per cent in April 2021 as compared to 6.7 per cent in April 2020.
- Credit growth to agriculture and allied activities accelerated to 11.3 per cent in April 2021 from 4.7 per cent in April 2020.
- Credit growth to industry decelerated to 0.4 per cent in April 2021 from 1.7 per cent in April 2020. However, credit to medium industries registered a robust growth of 43.8 per cent in April 2021 as compared to a contraction of 6.4 per cent a year ago. Credit growth to micro and small industries accelerated to 3.8 per cent in April 2021 as compared to a contraction of 2.2 per cent a year ago, while credit to large industries contracted by 1.9 per cent as compared to a growth of 2.7 per cent a year ago.
- Within industry, credit to 'food processing', 'textiles', 'gems & jewellery', 'paper & paper products', 'glass & glassware', 'infrastructure', 'leather & leather products' and 'wood & wood products' registered an accelerated growth in April 2021 as compared to the corresponding month of the previous year. However, credit growth to 'mining & quarrying', 'beverages & tobacco', 'petroleum coal products & nuclear fuels', 'rubber, plastic & their products', 'vehicles, vehicle parts & transport equipment', 'basic metal & metal products', 'cement & cement products', 'all engineering', 'chemicals & chemical products' and 'construction' decelerated/contracted.
- Credit growth to the services sector decelerated to 1.2 per cent in April 2021 from 10.6 per cent in April 2020, mainly due to deceleration in credit growth to NBFCs and marginal contraction in credit to transport operators. However, credit to trade segment continued to perform well, registering accelerated growth of 10.5 per cent in April 2021 as compared to 8.7 per cent a year ago.

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

- Personal loans registered an accelerated growth of 12.6 per cent in April 2021 as compared to 12.3 per cent a year ago, primarily due to accelerated growth in vehicle loans, loans against gold jewellery and credit card outstanding.

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