



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

वेबसाइट : www.rbi.org.in/hindi

Website : www.rbi.org.in

ई-मेल/email: helpdoc@rbi.org.in

संचार विभाग, केंद्रीय कार्यालय, एस.बी.एस.मार्ग, मुंबई-400001

Department of Communication, Central Office, S.B.S.Marg, Mumbai-400001

फोन/Phone: 022- 22660502

July 30, 2021

Sectoral Deployment of Bank Credit – June 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 June 2021, are set out in [Statements I and II](#).

On a year-on-year (y-o-y) basis, non-food bank credit¹ growth stood at 5.9 per cent in June 2021 as compared to 6.0 per cent in June 2020.

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

- Credit to agriculture and allied activities continued to perform well, registering an accelerated growth of 11.4 per cent in June 2021 as compared to 2.4 per cent in June 2020.
- Credit growth to industry contracted by 0.3 per cent in June 2021 from 2.2 per cent growth in June 2020. Size-wise, credit to medium industries registered a robust growth of 54.6 per cent in June 2021 as compared to a contraction of 9.0 per cent a year ago. Credit growth to micro and small industries accelerated to 6.4 per cent in June 2021 as compared to a contraction of 2.9 per cent a year ago, while credit to large industries contracted by 3.4 per cent in June 2021 as compared to a growth of 3.6 per cent a year ago.
- Within industry, credit to 'food processing', 'gems & jewellery', 'glass & glassware', 'leather & leather products', 'mining & quarrying', 'paper & paper products', 'rubber, plastic & their products' and 'textiles' registered an accelerated growth in June 2021 as compared to the corresponding month of the previous year. However, credit growth to 'all engineering', 'beverages & tobacco', 'basic metal & metal products', 'cement & cement products', 'chemicals & chemical products', 'construction', 'infrastructure', 'petroleum coal products & nuclear fuels' and 'vehicles, vehicle parts & transport equipment' decelerated/contracted.
- Credit growth to the services sector decelerated to 2.9 per cent in June 2021 from 10.7 per cent in June 2020, mainly due to contraction/deceleration in credit growth to 'commercial real estate', 'NBFCs' and 'tourism, hotels & restaurants'. However, credit to 'trade' segment continued to perform well, registering accelerated growth of 11.1 per cent in June 2021 as compared to 8.1 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 11.9 per cent in June 2021 as compared to 10.4 per cent a year ago, primarily due to accelerated growth in 'loans against gold jewellery' and 'vehicle loans'.

Press Release: 2021-2022/615

(Yogesh Dayal)
Chief General Manager