



**भारतीय रिज़र्व बैंक**  
**RESERVE BANK OF INDIA**

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संचार विभाग, केंद्रीय कार्यालय, एस.बी.एस. मार्ग, फोर्ट, मुंबई - 400 001

Department of Communication, Central Office, S.B.S. Marg, Fort, Mumbai - 400 001

फोन/Phone: 022 - 2266 0502

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**Sectoral Deployment of Bank Credit – June 2022**

Data on sectoral deployment of bank credit for the month of June 2022<sup>1</sup> collected from 40 select scheduled commercial banks that account for about 93 per cent of the total non-food credit deployed by all scheduled commercial banks, are set out in [Statements I and II](#).

On a year-on-year (y-o-y) basis, non-food bank credit<sup>2</sup> registered a growth of 13.7 per cent in June 2022 as compared with 4.9 per cent a year ago.

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

- Credit to agriculture and allied activities grew by 13.0 per cent in June 2022 as compared with 10.6 per cent a year ago.
- Credit to industry continued to expand, registering 9.5 per cent growth in June 2022 against a contraction of 0.6 per cent in June 2021. Size-wise, credit to medium industries grew by 47.6 per cent in June 2022 as compared with 59.0 per cent last year. Credit growth to micro and small industries accelerated to 29.6 per cent in June 2022 from 11.6 per cent a year ago, while credit to large industries recorded a growth of 3.3 per cent against a contraction of 4.8 per cent during the same period.
- Within industry, credit growth to 'all engineering', 'basic metal & metal products', 'chemicals & chemical products', 'food processing', 'infrastructure', 'leather & leather products', 'mining and quarrying', 'petroleum, coal products & nuclear fuels', 'rubber, plastic & their products', 'vehicles, vehicle parts & transport equipment' and 'wood & wood products' accelerated in June 2022 as compared with the corresponding month of the previous year. However, credit growth to 'beverage & tobacco', 'cement & cement products', 'construction', 'gems & jewellery', 'glass & glassware', 'paper & paper products' and 'textiles' decelerated/contracted.
- Credit growth to services sector improved to 12.8 per cent in June 2022 as compared with 4.0 per cent a year ago, mainly due to improved offtake to 'NBFCs', 'professional services', 'transport operators' and 'trade'.
- Personal loans segment maintained its uptrend and grew by 18.1 per cent in June 2022 *vis-a-vis* 12.2 per cent in June 2021, primarily driven by 'housing' and 'vehicle loans' segments.

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**Rupambara**  
Director (Communications)

<sup>1</sup> Data pertain to the last reporting Friday of the month.

<sup>2</sup> Non-food credit data are based on Section - 42 return for the last reporting Friday of the month, which covers all scheduled commercial banks (SCBs).