



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, फोर्ट, मुंबई - 400 001

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

फोन/Phone: 022 - 2266 0502

May 31, 2022

Sectoral Deployment of Bank Credit – April 2022

Data on sectoral deployment of bank credit for the month of April 2022 collected from select 40 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 credit¹ registered a growth of 11.3 per cent in April 2022 as compared with 4.7 per cent a year ago.

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

- Credit growth (y-o-y) to agriculture and allied activities continued to be robust at 10.6 per cent in April 2022 (10.7 per cent in April 2021).
- Credit growth to industry accelerated to 8.1 per cent in April 2022 from a contraction of 0.4 per cent in April 2021. Size-wise, credit to medium industries registered a growth of 53.5 per cent in April 2022 as compared with 44.8 per cent last year. Credit growth to micro and small industries rose to 29.0 per cent from 8.7 per cent, while credit to large industries recorded a growth of 1.6 per cent against a contraction of 3.6 per cent during the same period last year.
- Within industry, credit growth to 'all engineering', 'beverage & tobacco', 'chemicals & chemical products', 'food processing', 'gems & jewellery', 'infrastructure', 'leather & leather products', 'mining and quarrying', 'petroleum, coal products & nuclear fuels', 'rubber, plastic & their products' and 'vehicles, vehicle parts & transport equipment' accelerated in April 2022 as compared with the corresponding month of the previous year. However, credit growth to 'basic metal & metal products', 'cement & cement products', 'construction', 'glass & glassware', 'paper & paper products', 'textiles' and 'wood & wood products' decelerated/contracted.
- Credit growth to services sector picked up to 11.1 per cent in April 2022 as compared with 2.4 per cent a year ago, mainly due to 'NBFCs', 'trade', 'tourism, hotels & restaurants' and 'transport operators'.
- Personal loans segment continued to perform well, registering acceleration in growth to 14.7 per cent in April 2022 from 12.1 per cent in April 2021, primarily driven by 'housing' and 'vehicle loans' segments.

Press Release: 2022-2023/285

Rupambara
Director (Communications)

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