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RESERVE BANK OF INDIA

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September 30, 2021

Sectoral Deployment of Bank Credit – August 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 August 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 6.7 per cent in August 2021 as compared to 5.5 per cent in August 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 11.3 per cent in August 2021 as compared to 4.8 per cent in August 2020.
- Credit growth to industry picked up to 2.3 per cent in August 2021 from 0.4 per cent in August 2020. Size-wise, credit to medium industries registered a robust growth of 63.4 per cent in August 2021 as compared to 4.4 per cent last year. Credit to micro and small industries accelerated to 10.1 per cent in August 2021 from a contraction of 1.1 per cent a year ago, while credit to large industries contracted by 1.7 per cent in August 2021 as compared to a growth of 0.5 per cent a year ago.
- Within industry, credit growth to 'all engineering', 'chemical & chemical products', 'gems & jewellery', 'infrastructure', 'mining & quarrying', 'paper & paper products', 'petroleum coal products & nuclear fuels', 'rubber, plastic & their products' and 'textiles' accelerated in August 2021 as compared to the corresponding month of the previous year. However, credit growth to 'beverage & tobacco', 'basic metal & metal products', 'cement & cement products', 'construction', 'food processing', 'glass & glassware', 'leather & leather products', 'vehicles, vehicles parts & transport equipment' and 'wood & wood products' decelerated/contracted.
- Credit growth to the services sector moderated to 3.5 per cent in August 2021 from 10.9 per cent in August 2020, mainly due to contraction in credit growth to NBFCs and commercial real estate.

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 12.1 per cent in August 2021 as compared to 8.5 per cent a year ago, primarily due to faster credit growth in housing, vehicle loans and loans against gold jewellery.

Press Release: 2021-2022/959

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