



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit – July 2018

Data on sectoral deployment of bank credit collected from select 41 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 July 2018 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 credit increased by 10.6 per cent in July 2018 as compared with an increase of 5.3 per cent in July 2017.
- Credit to agriculture and allied activities increased by 6.6 per cent in July 2018 in comparison with an increase of 6.8 per cent in July 2017.
- Credit to industry rose by 0.3 per cent in July 2018 as against contraction of 0.3 per cent in July 2017. Credit to major sub-sectors such as 'infrastructure', 'textiles', 'chemical and chemical products', 'food processing' and 'all engineering' accelerated. However, credit to 'basic metal & metal product', 'petroleum, coal products & nuclear fuels', 'cement & cement products' and 'paper & paper products' contracted/declined.
- Credit to the services sector expanded by 23.0 per cent in July 2018 as compared with that of 4.9 per cent in July 2017.
- Personal loans increased by 16.7 per cent in July 2018, up from an increase of 15.0 per cent in July 2017.