



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

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**Sectoral Deployment of Bank Credit – July 2015**

Data on sectoral deployment of bank credit collected on a monthly basis from select 46 scheduled commercial banks, accounting for about 95 per cent of the total non-food credit deployed by all scheduled commercial banks, for the month of July 2015 are set out in [Statements I and II](#). These data are also available in the Real-Time Handbook of Statistics on the Indian Economy (<http://dbie.rbi.org.in>).

**Highlights of the data are given below:**

- On a year-on-year (y-o-y) basis, non-food bank credit increased by 8.4 per cent in July 2015, as compared with the increase of 12.6 per cent in July 2014.
- Credit to agriculture and allied activities increased by 12.2 per cent in July 2015, as compared with the increase of 19.5 per cent in July 2014.
- Credit to industry increased by 4.8 per cent in July 2015 as compared with the increase of 10.2 per cent in July 2014. Deceleration in credit growth to industry was observed in all major sub-sectors barring basic metal and gems and jewellery.
- Credit to the services sector increased by 6.4 per cent in July 2015 as compared with the increase of 11.8 per cent in July 2014.
- Credit to NBFCs increased by 1.0 per cent in July 2015 as compared with the increase of 12.1 per cent in July 2014.
- Personal loans increased by 16.8 per cent in July 2015 as compared with the increase of 15.1 per cent in July 2014.