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RESERVE BANK OF INDIA

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August 30, 2019

Sectoral Deployment of Bank Credit – July 2019

Data on sectoral deployment of bank credit collected from select 39 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 2019 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 11.4 per cent in July 2019 as compared with an increase of 10.6 per cent in July 2018.
- Credit to agriculture & allied activities increased by 6.8 per cent in July 2019 as compared with an increase of 6.6 per cent in July 2018.
- Credit to industry rose by 6.1 per cent in July 2019 as compared with an increase of 0.3 per cent in July 2018. Within industry, credit growth to 'infrastructure', 'food processing', 'chemical & chemical products', 'vehicles, vehicle parts & transport equipment' 'rubber, plastic & their products' and 'all engineering' accelerated. However, credit growth to 'basic metal & metal products', 'textiles', 'gems & jewellery' and 'construction' decelerated/contracted.
- Credit growth to the services sector decelerated to 15.2 per cent in July 2019 from 23.0 per cent in July 2018.
- Personal loans increased by 17.0 per cent in July 2019 as compared with an increase of 16.7 per cent in July 2018.

Press Release : 2019-2020/581

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