



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

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July 31, 2014

Sectoral Deployment of Bank Credit – June 2014

Data on sectoral deployment of credit collected on a monthly basis from select 47 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 June 2014 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 13.0 per cent in June 2014 as compared with the increase of 13.5 per cent in June 2013.
- ❖ Credit to agriculture increased by 18.8 per cent in June 2014, up from 10.0 per cent in June 2013.
- ❖ Credit to industry increased by 10.3 per cent in June 2014 as compared with the increase of 14.2 per cent in June 2013. Deceleration in credit growth to industry was observed in most major sub-sectors, barring mining and quarrying, beverage and tobacco, leather and leather products, rubber, plastic and their products, glass and glassware, and construction.
- ❖ Credit to the services sector increased by 13.8 per cent in June 2014 as compared with the increase of 12.0 per cent in June 2013.
- ❖ Credit to NBFCs increased by 16.3 per cent in June 2014 as compared with the increase of 1.3 per cent in June 2013.
- ❖ Personal loans increased by 14.6 per cent in June 2014 as compared with the increase of 16.2 per cent in June 2013.

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