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RESERVE BANK OF INDIA

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June 30, 2020

Sectoral Deployment of Bank Credit – May 2020

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 May 2020 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 growth decelerated to 6.8 per cent in May 2020 from 11.4 per cent in May 2019.
- Credit growth to agriculture & allied activities decelerated to 3.5 per cent in May 2020 from 7.8 per cent in May 2019.
- Credit growth to industry decelerated to 1.7 per cent in May 2020 from 6.4 per cent in May 2019. Within industry, credit growth to 'beverage & tobacco', 'petroleum, coal products & nuclear fuels' and 'paper & paper products' accelerated. However, credit growth to 'chemicals & chemical products', 'construction', 'infrastructure', 'food processing', 'textiles', and 'all engineering' decelerated/contracted.
- Credit growth to the services sector slowed down to 11.2 per cent in May 2020 from 14.8 per cent in May 2019.
- Personal loans growth decelerated to 10.6 per cent in May 2020 from 16.9 per cent in May 2019.

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(Yogesh Dayal)
Chief General Manager