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RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit – July 2014

Data on sectoral deployment of bank 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 July 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 12.6 per cent in July 2014 as compared with the increase of 14.8 per cent in July 2013.
- ❖ Credit to agriculture increased by 19.5 per cent in July 2014, up from 10.5 per cent in July 2013.
- ❖ Credit to industry increased by 10.1 per cent in July 2014 as compared with the increase of 15.9 per cent in July 2013. Deceleration in credit growth was observed in infrastructure, basic metals, textiles, chemicals and food processing industries among others.
- ❖ Credit to the services sector increased by 12.3 per cent in July 2014 as compared with the increase of 13.3 per cent in July 2013.
- ❖ Credit to NBFCs increased by 11.5 per cent in July 2014 as compared with the increase of 5.7 per cent in July 2013.
- ❖ Personal loans increased by 14.5 per cent in July 2014 as compared with the increase of 17.0 per cent in July 2013.

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