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RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit – July 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 July 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 at 6.7 per cent in July 2020 was the same as in June 2020 but lower than the growth of 11.4 per cent in July 2019.
- Credit growth to agriculture and allied activities increased by 5.4 per cent in July 2020 as compared with a growth of 6.8 per cent in July 2019.
- Credit growth to industry slowed down to 0.8 per cent in July 2020 as compared with 6.1 per cent growth in July 2019.
- Within industry, credit growth to 'food processing', 'mining & quarrying', 'petroleum, coal products & nuclear fuels', 'leather & leather products', 'wood and wood products', 'construction' and 'paper & paper products' accelerated in July 2020 as compared with the growth in the corresponding month of the previous year. However, credit growth to 'chemicals & chemical products', 'rubber plastic & their products', 'infrastructure', 'gems & jewellery', 'glass & glassware' and 'beverage & tobacco' decelerated/contracted.
- Credit to the services sector continued to grow at a robust, *albeit* decelerated, rate of 10.1 per cent in July 2020 *vis-a-vis* 15.2 per cent growth in July 2019. Within this sector, credit to 'computer software' and 'tourism, hotels & restaurants' bucked the downtrend, registering accelerated growth in July 2020 *vis-à-vis* the growth in the corresponding month of the previous year.
- Personal loans continued to perform well registering a growth of 11.2 per cent in July 2020, as compared with 17.0 per cent growth in July 2019. Within this sector, vehicle loans registered accelerated growth in July 2020 as compared with the growth in the corresponding month of the previous year.