



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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July 31, 2018

Sectoral Deployment of Bank Credit – June 2018

Data on sectoral deployment of bank credit collected from select 41 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 June 2018 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 11.1 per cent in June 2018 as compared with an increase of 4.8 per cent in June 2017.
- Credit to agriculture and allied activities increased by 6.5 per cent in June 2018 in comparison with an increase of 7.5 per cent in June 2017.
- Credit to industry increased by 0.9 per cent in June 2018 as compared with a contraction of 1.1 per cent in June 2017. Credit to major sub-sectors such as 'textiles', 'all engineering', 'food processing', 'chemical and chemical products', and 'cement and cement products' accelerated. However, credit to 'basic metal and metal products', 'construction' and 'gems and jewellery' contracted/declined.
- Credit to the services sector increased by 23.3 per cent in June 2018 as compared with an increase of 4.7 per cent in June 2017.
- Personal loans increased by 17.9 per cent in June 2018, up from an increase of 14.1 per cent in June 2017.