



**भारतीय रिज़र्व बैंक**  
**RESERVE BANK OF INDIA**

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July 31, 2017

## Sectoral Deployment of Bank Credit – June 2017

Data on sectoral deployment of bank credit collected from select 41 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 2017 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 4.8 per cent in June 2017 as compared with an increase of 7.9 per cent in June 2016.
- Credit to agriculture and allied activities increased by 7.5 per cent in June 2017, lower than the increase of 13.8 per cent in June 2016.
- Credit to industry contracted by 1.1 per cent in June 2017 in contrast with an increase of 0.6 per cent in June 2016. Credit growth to major sub-sectors such as 'infrastructure', 'basic metal & metal products', 'textiles', 'chemicals & chemical products', 'all engineering' and 'food processing' contracted. However, credit growth to 'construction', 'vehicles, vehicle parts & transport equipment' and 'rubber, plastic & their products' accelerated.
- Credit to the services sector increased by 4.7 per cent in June 2017, lower than the increase of 9.2 per cent in June 2016.
- Personal loans increased by 14.1 per cent in June 2017, lower than the increase of 18.5 per cent in June 2016.