



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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July 31, 2019

Sectoral Deployment of Bank Credit – June 2019

Data on sectoral deployment of bank credit collected from select 39 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 2019 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 2019 - the same rate as in June 2018.
- Credit to agriculture & allied activities increased by 8.7 per cent in June 2019 as compared with an increase of 6.5 per cent in June 2018.
- Credit to industry rose by 6.4 per cent in June 2019 as compared with an increase of 0.9 per cent in June 2018. Within industry, credit growth to 'infrastructure', 'chemical & chemical products', 'vehicles, vehicle parts & transport equipment', 'cement & cement products' and 'all engineering' accelerated. However, credit growth to 'basic metal & metal products', 'textiles', 'food processing' and 'construction' decelerated/contracted.
- Credit growth to the services sector decelerated to 13.0 per cent in June 2019 from 23.3 per cent in June 2018.
- Personal loans increased by 16.6 per cent in June 2019, down from an increase of 17.9 per cent in June 2018.