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RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit – August 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 August 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 decelerated to 6.0 per cent in August 2020 from 9.8 per cent in August 2019.
- Credit to agriculture and allied activities increased by 4.9 per cent in August 2020 as compared with a growth of 6.8 per cent in August 2019.
- Credit growth to industry decelerated to 0.5 per cent in August 2020 from 3.9 per cent in August 2019.
- Within industry, credit to 'food processing', 'petroleum, coal products & nuclear fuels', 'leather & leather products', 'wood & wood products' and 'paper & paper products' registered accelerated growth in August 2020 as compared with the growth in the corresponding month of the previous year. However, credit growth to 'beverage & tobacco', 'construction', 'infrastructure', 'rubber plastic & their products', 'chemical & chemical product', 'glass & glassware' and 'all engineering' decelerated/contracted.
- Credit growth to the services sector decelerated to 8.6 in August 2020 from 13.3 per cent in August 2019. Within this sector, credit to 'computer software', 'trade' and 'tourism, hotels & restaurants' registered accelerated growth in August 2020 *vis-à-vis* the growth in the corresponding month of the previous year.
- Personal loans continued to perform well registering a growth of 10.6 per cent in August 2020 as compared with 15.6 per cent growth in August 2019. Within this sector, vehicle loans registered an accelerated growth in August 2020 as compared with the growth in the corresponding month of the previous year.