



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit – July 2016

Data on sectoral deployment of bank credit collected on a monthly basis from select 46 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 July 2016 are set out in [Statements I and II](#). These data are also available in the Real-Time Handbook of Statistics on the Indian Economy (<http://dbie.rbi.org.in>).

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 8.3 per cent in July 2016 as compared with the increase of 8.4 per cent in July 2015.
- Credit to agriculture and allied activities increased by 13.4 per cent in July 2016 as compared with the increase of 12.2 per cent in July 2015.
- Credit to industry increased by 0.6 per cent in July 2016 as compared with the increase of 4.8 per cent in July 2015. Major sub-sectors which witnessed contraction in credit include food processing, infrastructure, gems & jewellery and cement & cement products.
- Credit to the services sector increased by 10.8 per cent in July 2016 as compared with the increase of 6.4 per cent in July 2015.
- Personal loans increased by 18.8 per cent in July 2016, up from 16.8 per cent in July 2015.

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