



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

वेबसाइट : www.rbi.org.in/hindi

Website : www.rbi.org.in

इ-मेल email: helpdoc@rbi.org.in

संचार विभाग, केंद्रीय कार्यालय, एस.बी.एस.मार्ग, मुंबई-400001

DEPARTMENT OF COMMUNICATION, Central Office, S.B.S.Marg, Mumbai-400001

फोन/Phone: 91 22 2266 0502 फैक्स/Fax: 91 22 22660358

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Sectoral Deployment of Bank Credit – July 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 July 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 5.3 per cent in July 2017 as compared with an increase of 8.3 per cent in July 2016.
- Credit to agriculture and allied activities increased by 6.8 per cent in July 2017, lower than the increase of 13.4 per cent in July 2016.
- Credit to industry contracted by 0.3 per cent in July 2017 in contrast with an increase of 0.6 per cent in July 2016. Credit growth to major sub-sectors such as 'infrastructure', 'basic metal & metal products', 'textiles', 'petroleum, coal products & nuclear fuels' and 'all engineering' witnessed contraction/deceleration. However, credit growth to 'construction', 'cement & cement products', 'rubber, plastic & their products' and 'beverage & tobacco' accelerated.
- Credit to the services sector increased by 4.9 per cent in July 2017, lower than the increase of 10.8 per cent in July 2016.
- Personal loans increased by 15.0 per cent in July 2017, lower than the increase of 18.8 per cent in July 2016.