



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit – August 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 August 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 growth decelerated to 9.8 per cent in August 2019 from 12.4 per cent in August 2018.
- Credit to agriculture & allied activities increased by 6.8 per cent in August 2019 as compared with an increase of 6.6 per cent in August 2018.
- Credit growth to industry accelerated to 3.9 per cent in August 2019 from 1.9 per cent in August 2018. Within industry, credit growth to 'infrastructure', 'construction', 'cement & cement products', 'vehicles, vehicle parts & transport equipment', 'paper & paper products' and 'all engineering' accelerated. However, credit growth to 'basic metal & metal products', 'textiles', 'gems & jewellery' and 'chemicals & chemical products' decelerated/contracted.
- Credit growth to the services sector decelerated to 13.3 per cent in August 2019 from 26.7 per cent in August 2018.
- Personal loans growth moderated to 15.6 per cent in August 2019 from 18.2 per cent in August 2018.

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Ajit Prasad
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