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RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit – August 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 August 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 5.5 per cent in August 2017 as compared with an increase of 8.2 per cent in August 2016.
- Credit to agriculture and allied activities increased by 6.5 per cent in August 2017, lower than the increase of 13.6 per cent in August 2016.
- Credit to industry contracted by 0.3 per cent in August 2017 as compared with a contraction of 0.2 per cent in August 2016. Credit growth to major sub-sectors such as 'infrastructure', 'basic metal & metal products', 'textiles' contracted. However, credit growth to 'construction', 'chemical & chemical products', 'gems & jewellery' accelerated.
- Credit to the services sector increased by 5.0 per cent in August 2017, much lower than the increase of 12.1 per cent in August 2016.
- Personal loans increased by 15.7 per cent in August 2017, lower than the increase of 18.1 per cent in August 2016.