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## Sectoral Deployment of Bank Credit – June 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 June 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 at 6.7 per cent in June 2020 was nearly the same as in May 2020 but lower than the growth of 11.1 per cent in June 2019.
- Credit growth to agriculture and allied activities increased by 2.4 per cent in June 2020 as compared with a higher growth of 8.7 per cent in June 2019.
- Credit growth to industry grew by 2.2 per cent in June 2020 as compared with 6.4 per cent growth in June 2019. Credit to large industries increased by 3.7 per cent in June 2020 as compared with 7.6 per cent in June 2019.
- Within industry, credit growth to 'food processing', 'beverage & tobacco', 'petroleum, coal products & nuclear fuels' and 'paper & paper products' accelerated in June 2020 as compared with the corresponding month of the previous year. Credit growth to infrastructure has also picked up in June 2020 *vis-à-vis* its level in the previous month, though it is much lower than its level in June 2019. However, credit growth to 'chemicals & chemical products', 'cement & cement products', 'construction', 'gems & jewellery', 'glass & glassware' and 'all engineering' decelerated/contracted.
- Credit to the services sector continued to grow at a robust, *albeit* decelerated, rate at 10.7 per cent in June 2020 *vis-a-vis* 13.0 per cent in June 2019. Within this sector, credit to commercial real estate and computer software has bucked the downtrend, registering accelerated growth *vis-à-vis* the corresponding month of the previous year. Credit to NBFCs has also continued to grow at a healthy pace.
- Personal loans continued to perform well registering a growth of 10.5 per cent in June 2020, nearly the same as in May 2020 but lower than 16.6 per cent growth in June 2019. Within this sector, vehicle loans registered an accelerated growth in June 2020 *vis-à-vis* their level in the previous month as well as the corresponding month of the previous year. Housing loans have also continued to perform well.