



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit – September 2017

Data on sectoral deployment of bank credit collected from select 41 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 September 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 6.1 per cent in September 2017 as compared with an increase of 10.8 per cent in September 2016.
- Credit to agriculture and allied activities increased by 5.8 per cent in September 2017, lower than the increase of 15.9 per cent in September 2016.
- Credit to industry contracted by 0.4 per cent in September 2017 as compared with an increase of 0.9 per cent in September 2016. Credit growth to major sub-sectors such as 'infrastructure', 'all engineering' and 'vehicles, vehicle parts & transport equipment' contracted. However, credit growth to 'basic metal & metal products', 'textiles' and 'food processing' increased.
- Credit to the services sector increased by 7.0 per cent in September 2017, down from the increase of 18.4 per cent in September 2016.
- Personal loans increased by 16.8 per cent in September 2017 vis-à-vis the increase of 19.7 per cent in September 2016.