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RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit – October 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 October 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 8.3 per cent in October 2019 from 13.4 per cent in October 2018.
- Credit growth to agriculture & allied activities decelerated to 7.1 per cent in October 2019 from 8.0 per cent in October 2018.
- Credit growth to industry decelerated marginally to 3.4 per cent in October 2019 from 3.7 per cent in October 2018. Within industry, credit growth to 'cement & cement products', 'beverage & tobacco', 'paper & paper products' and 'all engineering' accelerated. However, credit growth to 'infrastructure', 'food processing', 'textiles', 'basic metal & metal products', 'gems & jewellery' and 'chemicals & chemical products' decelerated/contracted.
- Credit growth to the services sector decelerated sharply to 6.5 per cent in October 2019 from 27.4 per cent in October 2018.
- Personal loans growth accelerated to 17.2 per cent in October 2019 from 16.8 per cent in October 2018.

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