



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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December 31, 2018

Sectoral Deployment of Bank Credit – November 2018

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 November 2018 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 13.8 per cent in November 2018 as compared with an increase of 8.8 per cent in November 2017.
- Credit to agriculture and allied activities increased by 7.7 per cent in November 2018 as compared with an increase of 8.4 per cent in November 2017.
- Credit to industry rose by 4.0 per cent in November 2018 as compared with an increase of 1.0 per cent in November 2017. Credit growth to 'infrastructure', 'chemical and chemical products', 'all engineering' and 'vehicles, vehicle parts & transport equipment' accelerated. However, credit growth to 'basic metal & metal product', 'textiles', 'food processing' and 'gems & jewellery' decelerated/contracted.
- Credit to the services sector expanded by 28.1 per cent in November 2018 as compared with 14.0 per cent in November 2017.
- Personal loans increased by 17.2 per cent in November 2018 as compared with 17.3 per cent in November 2017.