



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

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December 29, 2017

Sectoral Deployment of Bank Credit – November 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 November 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 8.8 per cent in November 2017 as compared with an increase of 4.8 per cent in November 2016.
- Credit to agriculture and allied activities increased by 8.4 per cent in November 2017 in comparison with the increase of 10.3 per cent in November 2016.
- Credit to industry increased by 1.0 per cent in November 2017 as compared with a contraction of 3.4 per cent in November 2016. Credit to major sub-sectors such as 'infrastructure', 'vehicles, vehicle parts & transport equipment', 'basic metal & metal products' and 'mining & quarrying' contracted/declined. However, credit growth to 'textiles', 'chemical & chemical products', 'all engineering', 'food processing' and 'construction' accelerated.
- Credit to the services sector increased by 14.0 per cent in November 2017, up from 7.1 per cent in November 2016.
- Personal loans increased by 17.3 per cent in November 2017 as compared with the increase of 15.2 per cent in November 2016.

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