



**भारतीय रिज़र्व बैंक**  
**RESERVE BANK OF INDIA**

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## **Sectoral Deployment of Bank Credit – December 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 December 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 12.8 per cent in December 2018 as compared with an increase of 10.0 per cent in December 2017.
- Credit to agriculture and allied activities expanded by 8.4 per cent in December 2018 as compared with an increase of 9.5 per cent in December 2017.
- Credit to industry rose by 4.4 per cent in December 2018 as compared with an increase of 2.1 per cent in December 2017. Credit growth to 'infrastructure', 'chemical and chemical products', 'all engineering', 'vehicles' and 'petroleum, coal products & nuclear fuels' accelerated. However, credit growth to 'basic metal & metal product', 'textiles', 'food processing' and 'gems & jewellery' decelerated/contracted.
- Credit to the services sector accelerated to 23.2 per cent in December 2018 from 14.7 per cent in December 2017.
- Personal loans increased by 17.0 per cent in December 2018 as compared with an increase of 18.9 per cent in December 2017.