



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit - December 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 December 2019 are set out in [Statement 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 7.0 per cent in December 2019 from 12.8 per cent in December 2018.
- Credit to agriculture & allied activities decelerated to 5.3 per cent in December 2019 from 8.4 per cent in December 2018.
- Credit growth to industry decelerated to 1.6 per cent in December 2019 from 4.4 per cent in December 2018. Within industry, credit growth to 'beverage & tobacco', 'leather & leather products', 'paper & paper products', 'rubber plastic & their products', 'cement & cement products' and 'construction' accelerated. However, credit growth to 'food processing', 'chemical & chemical products', 'basic metal & metal products', 'all engineering' and 'infrastructure' decelerated/contracted.
- Credit growth to the services sector decelerated sharply to 6.2 per cent in December 2019 from 23.2 per cent in December 2018.
- Personal loans growth decelerated marginally to 15.9 per cent in December 2019 from 17 per cent in December 2018.

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Ajit Prasad
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