



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit – January 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 January 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 9.5 per cent in January 2018 as compared with an increase of 3.5 per cent in January 2017.
- Credit to agriculture and allied activities increased by 9.4 per cent in January 2018, in comparison with an increase of 8.1 per cent in January 2017.
- Credit to industry increased by 1.1 per cent in January 2018 as compared with a contraction of 5.1 per cent in January 2017. Credit to major sub-sectors such as 'textiles', 'chemical & chemical products', 'all engineering', 'food processing' and 'construction' accelerated. However, credit to 'infrastructure', 'basic metal & metal products', 'cement & cement products' and 'petroleum, coal products & nuclear fuels' contracted/declined.
- Credit to the services sector increased by 13.2 per cent in January 2018, up from 8.1 per cent in January 2017.
- Personal loans increased by 20.0 per cent in January 2018 as compared with an increase of 12.9 per cent in January 2017.