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RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit – April 2020

Data on sectoral deployment of bank credit collected from select 33 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 April 2020 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 growth decelerated to 7.3 per cent in April 2020 from 11.9 per cent in April 2019.
- Credit growth to agriculture & allied activities decelerated to 3.9 per cent in April 2020 from 7.9 per cent in April 2019.
- Credit growth to industry decelerated to 1.7 per cent in April 2020 from 6.9 per cent in April 2019. Within industry, credit growth to 'beverage & tobacco', 'petroleum, coal products & nuclear fuels', 'paper & paper products' and 'rubber, plastic & their products' accelerated. However, credit growth to 'mining & quarrying', 'chemicals & chemical products', 'construction', 'textiles', 'all engineering' and 'basic metal & metal products' decelerated/contracted.
- Credit growth to the services sector decelerated to 11.2 per cent in April 2020 from 16.8 per cent in April 2019.
- Personal loans growth decelerated to 12.1 per cent in April 2020 from 15.7 per cent in April 2019.

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