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RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit – March 2019

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 March 2019 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 12.3 per cent in March 2019 as compared with an increase of 8.4 per cent in March 2018.
- Credit to agriculture and allied activities increased by 7.9 per cent in March 2019, up from an increase of 3.8 per cent in March 2018.
- Credit to industry rose by 6.9 per cent in March 2019 as compared with an increase of 0.7 per cent in March 2018. Credit growth to 'infrastructure', 'chemical & chemical products' and 'all engineering' accelerated. However, credit growth to 'basic metal & metal products', 'textiles' and 'food processing' decelerated/contracted.
- Credit to the services sector expanded by 17.8 per cent in March 2019 as compared with 13.8 per cent in March 2018.
- Personal loans increased by 16.4 per cent in March 2019 as compared with an increase of 17.8 per cent in March 2018.