



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit – April 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 April 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 11.9 per cent in April 2019 as compared with an increase of 10.7 per cent in April 2018.
- Credit to agriculture & allied activities increased by 7.9 per cent in April 2019 as compared with an increase of 5.9 per cent in April 2018.
- Credit to industry rose by 6.9 per cent in April 2019 as compared with an increase of 1.0 per cent in April 2018. Credit growth to 'infrastructure', 'chemical & chemical products', 'cement & cement products' and 'all engineering', accelerated. However, credit growth to 'basic metal & metal products', 'textiles', 'food processing' and 'petroleum, coal products & nuclear fuels' decelerated/contracted.
- Credit to the services sector expanded by 16.8 per cent in April 2019 as compared with an increase of 20.7 per cent in April 2018.
- Personal loans increased by 15.7 per cent in April 2019, down from increase of 19.1 per cent in April 2018.