



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit – February 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 February 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 13.2 per cent in February 2019 as compared with an increase of 9.8 per cent in February 2018.
- Credit to agriculture and allied activities increased by 7.5 per cent in February 2019 as compared with an increase of 9.0 per cent in February 2018.
- Credit to industry rose by 5.6 per cent in February 2019, up from an increase of 1.0 per cent in February 2018. Credit growth to 'infrastructure', 'chemical and 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 23.7 per cent in February 2019 as compared with 14.2 per cent in February 2018.
- Personal loans increased by 16.7 per cent in February 2019 as compared with 20.4 per cent in February 2018.