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RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit-January 2020

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 January 2020 are set out in [Statement I and II](#).

Highlights of the sectoral deployment of bank credit are given below:

- Credit growth to agriculture & allied activities decelerated to 6.5 per cent in January 2020 from 7.6 per cent in January 2019.
- Credit growth to industry decelerated to 2.5 per cent in January 2020 from 5.2 per cent in January 2019. Within industry, credit growth to 'paper & paper products', 'rubber plastic & their products' and 'construction' accelerated. However, credit growth to 'textile', 'food processing', 'chemical & chemical products', 'basic metal & metal products', 'all engineering' and 'infrastructure' decelerated/contracted.
- Credit growth to the services sector decelerated to 8.9 per cent in January 2020 from 23.9 per cent in January 2019.
- Personal loans grew by 16.9 per cent in January 2020, the same rate as in January 2019.

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Ajit Prasad
Director