



**भारतीय रिज़र्व बैंक**  
**RESERVE BANK OF INDIA**

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**Sectoral Deployment of Bank Credit – January 2019**  
**(Revised on March 08, 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 January 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 13.1 per cent in January 2019 as compared with an increase of 9.5 per cent in January 2018.
- Credit to agriculture and allied activities increased by 7.6 per cent in January 2019 as compared with an increase of 9.4 per cent in January 2018.
- Credit to industry rose by 5.2 per cent in January 2019 as compared with an increase of 1.1 per cent in January 2018. Credit growth to 'infrastructure', 'chemical and chemical products', 'all engineering', 'food processing' and 'petroleum, coal products & nuclear fuels' accelerated. However, credit growth to 'basic metal & metal product', 'textiles', 'beverage & tobacco' and 'gems & jewellery' decelerated/contracted.
- Credit to the services sector expanded by 23.9 per cent in January 2019 as compared with 13.2 per cent in January 2018.
- Personal loans increased by 16.9 per cent in January 2019 as compared with 20.0 per cent in January 2018.