



**भारतीय रिज़र्व बैंक**

**RESERVE BANK OF INDIA**

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## **Sectoral Deployment of Bank Credit – October 2017**

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 October 2017 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 6.6 per cent in October 2017, marginally lower than the increase of 6.7 per cent in October 2016.
- Credit to agriculture and allied activities increased by 5.5 per cent in October 2017, down from 13.0 per cent in October 2016.
- Credit to industry contracted by 0.2 per cent in October 2017 as compared with contraction of 1.7 per cent last year. Credit growth to major sub-sectors such as 'infrastructure', 'basic metal & metal products', 'vehicles, vehicle parts & transport equipment' and 'cement & cement products' contracted/declined. However, credit growth to 'textiles', 'chemical & chemical products', 'all engineering' and 'food processing' accelerated.
- Credit to the services sector increased by 9.4 per cent in October 2017, marginally up from the increase of 9.3 per cent in October 2016.
- Personal loans increased by 16.0 per cent in October 2017, lower than the increase of 17.0 per cent in October 2016.