



**भारतीय रिज़र्व बैंक**

**RESERVE BANK OF INDIA**

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संचार विभाग, केंद्रीय कार्यालय, एस.बी.एस.मार्ग, मुंबई-400001

DEPARTMENT OF COMMUNICATION, Central Office, S.B.S.Marg, Mumbai-400001

फोन/Phone: 022- 22610835 फैक्स/Fax: 91 22 22660358

May 31, 2018

## **Sectoral Deployment of Bank Credit – April 2018**

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 April 2018 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 10.7 per cent in April 2018 as compared with an increase of 4.5 per cent in April 2017.
- Credit to agriculture and allied activities increased by 5.9 per cent in April 2018 as compared with an increase of 7.4 per cent in April 2017.
- Credit to industry increased by 1.0 per cent in April 2018 as compared with a contraction of 1.4 per cent in April 2017. Credit to major sub-sectors such as 'textiles', 'all engineering', 'food processing', 'construction' and 'rubber, plastic & their products' accelerated. However, credit to 'infrastructure', 'basic metal & metal products', 'chemicals & chemical products', 'gems & jewellery' and 'cement & cement products' contracted/declined.
- Credit to the services sector increased by 20.7 per cent in April 2018 as compared with an increase of 4.1 per cent in April 2017.
- Personal loans increased by 19.1 per cent in April 2018 as compared with an increase of 14.4 per cent in April 2017.

**Press Release : 2017-2018/3142**

**Ajit Prasad**  
Assistant Adviser