



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

वेबसाइट : www.rbi.org.in/hindi

Website : www.rbi.org.in

ई-मेल/email: helpdoc@rbi.org.in

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

Department of Communication, Central Office, S.B.S.Marg, Mumbai-400001

फोन/Phone: 022- 22660502

December 31, 2019

Sectoral Deployment of Bank Credit - November 2019

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 November 2019 are set out in [Statement 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 growth decelerated to 7.2 per cent in November 2019 from 13.8 per cent in November 2018.
- Credit to agriculture & allied activities slowed down to 6.5 per cent in November 2019 from 7.7 per cent in November 2018.
- Credit growth to industry decelerated to 2.4 per cent in November 2019 from 4.0 per cent in November 2018. Within industry, credit growth to 'food processing', 'textiles', 'gems & jewellery', 'chemicals & chemicals products', 'infrastructure' and 'construction' decelerated/contracted. However, credit growth to 'rubber, plastic & their product' and 'cement & cement products' accelerated.
- Credit growth to the services sector decelerated sharply to 4.8 per cent in November 2019 from 28.1 per cent in November 2018.
- Personal loans grew at a marginally lower rate of 16.4 per cent in November 2019 as compared with 17.2 per cent in November 2018.

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Ajit Prasad
Director