



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit – April 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 April 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 5.0 per cent in April 2017 as compared with an increase of 8.6 per cent in April 2016.
- Credit to agriculture and allied activities increased by 8.0 per cent in April 2017, lower than increase of 15.0 per cent in April 2016.
- Credit to industry contracted by 1.0 per cent in April 2017 in contrast with an increase of 0.3 per cent in April 2016. Credit growth to major sub-sectors such as 'infrastructure', 'food processing', 'basic metal & metal products' and 'textiles' decelerated/contracted. However, credit growth to 'petroleum, coal products & nuclear fuels', 'rubber, plastic & their products', 'vehicles, vehicle parts & transport equipment' and 'gems & jewellery' accelerated.
- Credit to the services sector increased by 4.8 per cent in April 2017, lower than the increase of 11.0 per cent in April 2016.
- Personal loans increased by 14.8 per cent in April 2017, lower than the increase of 19.9 per cent in April 2016.

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