

**भारतीय रिज़र्व बैंक
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Sectoral Deployment of Bank Credit – September 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 September 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 growth decelerated to 8.1 per cent in September 2019 from 11.3 per cent in September 2018.
- Credit to agriculture & allied activities increased by 7.0 per cent in September 2019 as compared with an increase of 5.8 per cent in September 2018.
- Credit growth to industry accelerated to 2.7 per cent in September 2019 from 2.3 per cent in September 2018. Within industry, credit growth to 'infrastructure', 'construction', 'cement & cement products', 'beverage & tobacco', 'paper & paper products' and 'all engineering' accelerated. However, credit growth to 'food processing', 'textiles', 'gems & jewellery' and 'chemicals & chemical products' decelerated/contracted.
- Credit growth to the services sector decelerated sharply to 7.3 per cent in September 2019 from 24.0 per cent in September 2018.
- Personal loans growth accelerated to 16.6 per cent in September 2019 from 15.1 per cent in September 2018.

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Director