



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

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November 30, 2018

Sectoral Deployment of Bank Credit – October 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 October 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 13.4 per cent in October 2018 as compared with an increase of 6.6 per cent in October 2017.
- Credit to agriculture and allied activities increased by 8.0 per cent in October 2018 as compared with an increase of 5.5 per cent in October 2017.
- Credit to industry rose by 3.7 per cent in October 2018 as against a contraction of 0.2 per cent in October 2017. Credit growth to 'infrastructure', 'all engineering', 'chemical and chemical products' and 'food processing' accelerated. However, credit to 'basic metal & metal product', 'cement & cement products', 'gems & jewellery' and 'paper & paper products' contracted.
- Credit to the services sector expanded by 27.4 per cent in October 2018 as compared with 9.4 per cent in October 2017.
- Personal loans increased by 16.8 per cent in October 2018 as compared with 16.0 per cent in October 2017.

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