



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: 91 22 2266 0502 फैक्स/Fax: 91 22 22660358

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Sectoral Deployment of Bank Credit – September 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 September 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 11.3 per cent in September 2018 as compared with an increase of 6.1 per cent in September 2017.
- Credit to agriculture and allied activities increased by 5.8 per cent in September 2018 - the same rate as in September 2017.
- Credit to industry rose by 2.3 per cent in September 2018 as against contraction of 0.4 per cent in September 2017. Credit growth to 'infrastructure', 'textiles', 'chemical and chemical products' and 'all engineering' accelerated. However, credit growth to 'basic metal & metal product', 'cement & cement products', 'gems & jewellery' and 'paper & paper products' contracted/decelerated.
- Credit to the services sector expanded by 24.0 per cent in September 2018 as compared with 7.0 per cent in September 2017.
- Personal loans increased by 15.1 per cent in September 2018 as compared with 16.8 per cent in September 2017.