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RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit – February 2020

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 February 2020 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 7.3 per cent in February 2020 from 13.2 per cent in February 2019.
- Credit growth to agriculture & allied activities decelerated to 5.8 per cent in February 2020 from 7.5 per cent in February 2019.
- Credit growth to industry decelerated to 0.7 per cent in February 2020 from 5.6 per cent in February 2019. Within industry, credit growth to 'beverage & tobacco' accelerated. However, credit growth to 'mining & quarrying', 'food processing', 'chemical & chemical products', 'textiles', 'basic metal & metal products', 'all engineering', 'leather & leather products', 'cement & cement products', 'construction' and 'infrastructure' decelerated/contracted.
- Credit growth to the services sector decelerated sharply to 6.9 per cent in February 2020 from 23.7 per cent in February 2019.
- Personal loans growth accelerated marginally to 17.0 per cent in February 2020 from 16.7 per cent in February 2019.

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Ajit Prasad
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