



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit – December 2014

Data on sectoral deployment of bank credit collected on a monthly basis from select 47 scheduled commercial banks, accounting for about 95 per cent of the total non-food credit deployed by all scheduled commercial banks, for the month of December 2014 are set out in [Statements I](#) and [II](#). These data are also available in the Real-Time Handbook of Statistics on the Indian Economy (<http://dbie.rbi.org.in>).

Highlights of the data are given below:

- On a year-on-year (y-o-y) basis, non-food bank credit increased by 9.8 per cent in December 2014 as compared with an increase of 14.8 per cent in December 2013.
- Credit to agriculture and allied activities increased by 18.3 per cent in December 2014, up from 11.5 per cent in December 2013.
- Credit to industry increased by 6.8 per cent in December 2014 as compared with an increase of 14.1 per cent in December 2013. Deceleration in credit growth to industry was observed in all major sub-sectors, barring construction, beverages & tobacco, gems & jewellery and mining & quarrying.
- Credit to the services sector increased by 6.9 per cent in December 2014 as compared with an increase of 17.4 per cent in December 2013, with deceleration observed in all major sub-sectors, barring commercial real estate.
- Credit to NBFCs increased by 3.3 per cent in December 2014 as compared with an increase of 15.1 per cent in December 2013.
- Personal loans increased by 15.1 per cent in December 2014 as compared with increase of 15.8 per cent in December 2013.