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RESERVE BANK OF INDIA

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## Sectoral Deployment of Bank Credit – January 2014

Data for the month of January 2014 on sectoral deployment of credit collected from select 47 scheduled commercial banks accounting for about 95 per cent of the total non-food credit deployed by all scheduled commercial banks 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 15.0 per cent in January 2014 as compared with the increase of 15.1 per cent in January 2013.
- ❖ Credit to agriculture and allied activities increased by 13.2 per cent in January 2014 as compared with the increase of 17.1 per cent in January 2013.
- ❖ Credit to industry increased by 13.6 per cent in January 2014 as compared with the increase of 17.2 per cent in January 2013. Deceleration in credit growth was observed in mining and quarrying, petroleum and coal products, gems and jewellery, basic metals, engineering, beverages and tobacco, textiles, chemical and chemical products, infrastructure and cement and cement products.
- ❖ Credit to the services sector increased by 17.3 per cent in January 2014 as compared with the increase of 10.6 per cent in January 2013.
- ❖ Credit to Non Banking Financial Companies (NBFCs) increased by 13.4 per cent in January 2014 as compared with the increase of 15.8 per cent in January 2013.
- ❖ Personal loans increased by 16.5 per cent in January 2014 as compared with the increase of 14.5 per cent in January 2013.