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RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit – January 2015

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 January 2015 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 9.7 per cent in January 2015 as compared with an increase of 15.0 per cent in January 2014.
- Credit to agriculture and allied activities increased by 16.6 per cent in January 2015, up from 13.2 per cent in January 2014.
- Credit to industry increased by 6.6 per cent in January 2015 as compared with an increase of 13.6 per cent in January 2014. Deceleration in credit growth to industry was observed in all major sub-sectors barring beverage and tobacco and construction.
- Credit to the services sector increased by 7.5 per cent in January 2015 as compared with an increase of 17.3 per cent in January 2014, with deceleration observed in all major sub-sectors.
- Credit to NBFCs increased by 5.3 per cent in January 2015 as compared with an increase of 13.4 per cent in January 2014.
- Personal loans increased by 15.8 per cent in January 2015 as compared with increase of 16.6 per cent in January 2014.