



**भारतीय रिज़र्व बैंक**  
**RESERVE BANK OF INDIA**

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**Sectoral Deployment of Bank Credit – February 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 February 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/DBIE/dbie.rbi?site=home>).

**Highlights:**

- On a year-on-year (y-o-y) basis, non-food bank credit increased by 9.4 per cent in February 2015 as compared with an increase of 14.7 per cent in February 2014.
- Credit to agriculture and allied activities increased by 16.5 per cent in February 2015, as compared with 13.1 per cent increase in February 2014.
- Credit to industry increased by 6.0 per cent in February 2015, down from an increase of 13.2 per cent in February 2014. Deceleration in credit growth to industry was observed in all major sub-sectors, barring beverages & tobacco and construction.
- Credit to the services sector increased by 7.0 per cent in February 2015, lower than the increase of 17.1 per cent in February 2014, with deceleration observed in all major sub-sectors.
- Credit to NBFCs increased by 7.1 per cent in February 2015 as compared with an increase of 14.7 per cent in February 2014.
- Personal loans increased by 16.0 per cent in February 2015 as compared with an increase of 16.5 per cent in February 2014.