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RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit – March 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 March 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:

- Non-food bank credit increased by 8.6 per cent during 2014-15 (Mar 21, 2014 to Mar 20, 2015) as compared with an increase of 14.3 per cent during 2013-14 (Mar 22, 2013 to Mar 21, 2014).
- Credit to agriculture and allied activities increased by 15.0 per cent during 2014-15, as compared with 13.5 per cent increase during 2013-14.
- Credit to industry increased by 5.6 per cent during 2014-15 down from an increase of 13.1 per cent during 2013-14. Deceleration in credit growth to industry was observed in all major sub-sectors, barring construction.
- Credit to the services sector increased by 5.6 per cent during 2014-15, lower than the increase of 16.1 per cent during 2013-14, with deceleration observed in all major sub-sectors.
- Credit to NBFCs increased by 6.4 per cent during 2014-15 as compared with an increase of 13.2 per cent during 2013-14.
- Personal loans increased by 15.4 per cent during 2014-15 as compared with increase of 15.5 per cent during 2013-14.