



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit – April 2015

Data on sectoral deployment of bank credit collected on a monthly basis from select 46 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 April 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 8.9 per cent in April 2015 as compared with the increase of 14.2 per cent in April 2014.
- Credit to agriculture and allied activities increased by 14.1 per cent in April 2015, down from 14.8 per cent in April 2014.
- Credit to industry increased by 6.4 per cent in April 2015 as compared with the increase of 12.3 per cent in April 2014. Deceleration in credit growth to industry was observed in all major sub-sectors.
- Credit to the services sector increased by 7.5 per cent in April 2015 as compared with the increase of 17.0 per cent in April 2014.
- Credit to NBFCs increased by 3.3 per cent in April 2015 as against an increase of 19.8 per cent in April 2014.
- Personal loans increased by 13.3 per cent in April 2015 as compared with the increase of 15.1 per cent in April 2014.

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Sangeeta Das
Director