



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

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September 29, 2014

Sectoral Deployment of Bank Credit – August 2014

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 August 2014 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 10.2 per cent in August 2014 as compared with the increase of 17.0 per cent in August 2013.
- ❖ Credit to agriculture increased by 18.8 per cent in August 2014, up from 12.1 per cent in August 2013.
- ❖ Credit to industry increased by 7.6 per cent in August 2014 as compared with the increase of 17.3 per cent in August 2013. Deceleration in credit growth to industry was observed in all major sub-sectors, barring construction, glass and glassware, rubber plastic and their products, leather and leather products, beverages and tobacco and mining and quarrying.
- ❖ Credit to the services sector increased by 8.9 per cent in August 2014 as compared with the increase of 18.4 per cent in August 2013.
- ❖ Credit to NBFCs increased by 4.1 per cent in August 2014 as compared with the increase of 18.0 per cent in August 2013.
- ❖ Personal loans increased by 12.8 per cent in August 2014 as compared with the increase of 17.8 per cent in August 2013.

Press Release : 2014-2015/667

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