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RESERVE BANK OF INDIA

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## Sectoral Deployment of Bank Credit – September 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 September 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 8.6 per cent in September 2014 as compared with the increase of 18.2 per cent in September 2013.
- Credit to agriculture and allied activities increased by 18.8 per cent in September 2014, up from 13.2 per cent in September 2013.
- Credit to industry increased by 6.0 per cent in September 2014 as compared with the increase of 17.6 per cent in September 2013. Deceleration in credit growth to industry was observed in major sub-sectors, barring construction, glass and glassware, beverages and tobacco and mining and quarrying.
- Credit to the services sector increased by 5.3 per cent in September 2014 as compared with the increase of 22.1 per cent in September 2013.
- Credit to NBFCs decreased by 4.4 per cent in September 2014 as against an increase of 26.6 per cent in September 2013.
- Personal loans increased by 13.0 per cent in September 2014 as compared with the increase of 17.9 per cent in September 2013.

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