



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

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संचार विभाग, केंद्रीय कार्यालय, एस.बी.एस.मार्ग, मुंबई-400001

DEPARTMENT OF COMMUNICATION, Central Office, S.B.S.Marg, Mumbai-400001

फोन/Phone: 91 22 2266 0502 फैक्स/Fax: 91 22 22660358

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**Sectoral Deployment of Bank Credit – October 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 October 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 8.3 per cent in October 2015 as compared with the increase of 11.1 per cent in October 2014.
- Credit to agriculture and allied activities increased by 11.1 per cent in October 2015 as compared with the increase of 20.3 per cent a year ago.
- Credit to industry increased by 4.6 per cent in October 2015 as compared with the increase of 7.8 per cent in October 2014. Deceleration in credit growth to industry was observed in all major sub-sectors barring chemical and chemical products and vehicles, vehicle parts and transport equipment.
- Credit to the services sector increased by 6.8 per cent in October 2015 as compared with the increase of 8.4 per cent in October 2014.
- Personal loans increased by 16.9 per cent in October 2015, up from the increase of 16.7 per cent in October 2014.

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**Sangeeta Das**  
Director