



**भारतीय रिज़र्व बैंक**

**RESERVE BANK OF INDIA**

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## Sectoral Deployment of Bank Credit – October 2016

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 2016 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 sectoral deployment of bank credit are given below:

- On a year-on-year (y-o-y) basis, non-food bank credit increased by 6.7 per cent in October 2016 as compared with an increase of 8.3 per cent in October 2015.
- Credit to agriculture and allied activities increased by 13.0 per cent in October 2016 as compared with an increase of 11.1 per cent in October 2015.
- Credit to industry contracted by 1.7 per cent in October 2016 in contrast with an increase of 4.6 per cent in October 2015. Major sub-sectors which witnessed deceleration/contraction in credit include infrastructure, food processing, gems and jewellery and basic metal and metal products.
- Credit to the services sector increased by 9.3 per cent in October 2016 as compared with an increase of 6.8 per cent in October 2015.
- Personal loans increased by 17.0 per cent in October 2016 as compared with an increase of 16.9 per cent in October 2015.

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