



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit – November 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 November 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 4.8 per cent in November 2016 as compared with an increase of 8.8 per cent in November 2015.
- Credit to agriculture and allied activities increased by 10.3 per cent in November 2016 as compared with an increase of 11.8 per cent in November 2015.
- Credit to industry contracted by 3.4 per cent in November 2016 in contrast with an increase of 5.0 per cent in November 2015. Major sub-sectors which witnessed deceleration/contraction in credit include infrastructure, food processing, chemical and chemical products, all engineering, textiles and basic metal and metal products.
- Credit to the services sector increased by 7.1 per cent in November 2016 as compared with an increase of 6.8 per cent in November 2015.
- Personal loans increased by 15.2 per cent in November 2016 as compared with an increase of 18.0 per cent in November 2015.

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