



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

वेबसाइट : www.rbi.org.in/hindi

Website : www.rbi.org.in

इ-मेल email: helpdoc@rbi.org.in

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 – December 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 December 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 4.0 per cent in December 2016 as compared with an increase of 9.3 per cent in December 2015.
- Credit to agriculture and allied activities increased by 8.2 per cent in December 2016 as compared with an increase of 12.7 per cent in December 2015.
- Credit to industry contracted by 4.3 per cent in December 2016 in contrast with an increase of 4.9 per cent in December 2015. Major sub-sectors which witnessed deceleration/contraction in credit include food processing, infrastructure, chemical and chemical products, all engineering, textiles and basic metal and metal products.
- Credit to the services sector increased by 8.3 per cent in December 2016 as compared with an increase of 8.1 per cent in December 2015.
- Personal loans increased by 13.5 per cent in December 2016 as compared with an increase of 18.5 per cent in December 2015.

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Jose J. Kattoor
Chief General Manager