



**भारतीय रिज़र्व बैंक**

**RESERVE BANK OF INDIA**

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February 29, 2016

## Sectoral Deployment of Bank Credit – January 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 January 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 9.8 per cent in January 2016 as compared with the increase of 9.7 per cent in January 2015.
- Credit to agriculture and allied activities increased by 13.4 per cent in January 2016 as compared with the increase of 16.6 per cent a year ago.
- Credit to industry increased by 5.6 per cent in January 2016 as compared with the increase of 6.4 per cent in January 2015. Deceleration in credit growth to industry was observed across most major sub-sectors, barring mining and quarrying, textiles, paper and paper products, basic metal and metal products, chemicals and chemical products and gems and jewellery.
- Credit to the services sector increased by 8.9 per cent in January 2016 as compared with the increase of 7.2 per cent in January 2015.
- Personal loans increased by 18.1 per cent in January 2016, up from the increase of 16.4 per cent in January 2015.

Press Release : 2015-2016/2043

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