



**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 – February 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 February 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 9.9 per cent in February 2016 as compared with the increase of 9.4 per cent in February 2015.
- Credit to agriculture and allied activities increased by 13.5 per cent in February 2016 as compared with the increase of 16.5 per cent a year ago.
- Credit to industry increased by 5.4 per cent in February 2016 as compared with the increase of 5.9 per cent in February 2015. Credit growth continues to decelerate or decline for most sub-sectors, some of which include petroleum, coal products and nuclear fuels, beverage and tobacco and food processing.
- Credit to the services sector increased by 8.6 per cent in February 2016 as compared with the increase of 6.7 per cent in February 2015.
- Personal loans increased by 19.2 per cent in February 2016, up from the increase of 16.8 per cent in February 2015.

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**Ajit Prasad**  
Assistant Adviser