



**भारतीय रिज़र्व बैंक**  
**RESERVE BANK OF INDIA**

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## Sectoral Deployment of Bank Credit – April 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 April 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 8.4 per cent in April 2016 as compared with the increase of 8.9 per cent in April 2015.
- Credit to agriculture and allied activities increased by 15.3 per cent in April 2016 as compared with the increase of 14.1 per cent a year ago.
- Credit to industry increased by 0.1 per cent in April 2016 as compared with the increase of 5.9 per cent in April 2015. Credit growth declined for several sub-sectors, notably in food processing and infrastructure.
- Credit to the services sector increased by 10.9 per cent in April 2016 as compared with the increase of 6.6 per cent in April 2015.
- Personal loans increased by 19.7 per cent in April 2016, up from the increase of 15.7 per cent in April 2015.

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