



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

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## **Sectoral Deployment of Bank Credit –December 2015**

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 2015 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 9.3 per cent in December 2015 as compared with the increase of 9.7 per cent in December 2014.
- Credit to agriculture and allied activities increased by 12.7 per cent in December 2015 as compared with the increase of 18.3 per cent a year ago.
- Credit to industry increased by 5.3 per cent in December 2015 as compared with the increase of 6.7 per cent in December 2014. Deceleration in credit growth to industry was observed in all major sub-sectors barring chemical and chemical products and basic metal and metal products.
- Credit to the services sector increased by 9.2 per cent in December 2015 as compared with the increase of 6.6 per cent in December 2014.
- Personal loans increased by 16.1 per cent in December 2015, up from the increase of 15.3 per cent in December 2014.

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