



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit – February 2017

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 2017 are set out in [Statements I and II](#). These data are also available in the Real-Time Handbook of Statistics on the Indian Economy (<https://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 3.3 per cent in February 2017 as compared with an increase of 9.9 per cent in February 2016.
- Credit to agriculture and allied activities increased by 9.0 per cent in February 2017 as compared with an increase of 13.5 per cent in February 2016.
- Credit to industry contracted by 5.2 per cent in February 2017 in contrast with an increase of 5.4 per cent in February 2016. Credit growth to major sub-sectors such as 'infrastructure', 'food processing', 'basic metal & metal products' and 'textiles' decelerated/contracted. However, credit growth to 'petroleum, coal products & nuclear fuels', 'wood & wood products', 'cement & cement products', 'vehicles, vehicle parts & transport equipment' and 'construction' accelerated.
- Credit to the services sector increased by 7.7 per cent in February 2017 as compared with an increase of 8.6 per cent in February 2016.
- Personal loans increased by 12.0 per cent in February 2017 as compared with an increase of 19.2 per cent in February 2016.