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RESERVE BANK OF INDIA

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December 30, 2011

Sectoral Deployment of Bank Credit – November 2011

Data on sectoral deployment of credit collected on a monthly basis from select 47 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 November 2011 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 data are given below :

- ❖ On a year-on-year (y-o-y) basis, non-food bank credit increased by 16.8 per cent in November 2011 as compared with 22.1 per cent in the previous year.
- ❖ Credit to agriculture on a y-o-y basis increased by 7.3 per cent in November 2011, down from 20.0 per cent in the previous year.
- ❖ Credit to industry increased by 20.9 per cent (y-o-y) in November 2011 as compared with 27.0 per cent in the previous year. Credit growth to industry in November 2011 was led by infrastructure, metals and metal products, textiles, engineering, gems and jewellery, petroleum, coal and nuclear fuels, mining & quarrying and other industries such as electricity, gas and water supply, *etc.*
- ❖ Credit to the services sector increased by 16.9 per cent (y-o-y) in November 2011 as compared with 22.5 per cent in the previous year.
- ❖ Credit to NBFCs on a y-o-y basis increased by 39.2 per cent in November 2011, up from 30.9 per cent in the previous year.
- ❖ Credit to the commercial real estate (CRE) sector increased by 10.6 per cent (y-o-y) in November 2011 as compared with 19.1 per cent in the previous year.
- ❖ Personal loans increased by 13.4 per cent (y-o-y) in November 2011, up from 12.6 per cent in the previous year.