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RESERVE BANK OF INDIA

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## Sectoral Deployment of Bank Credit – October 2013

Data for the month of October 2013 on sectoral deployment of credit collected from select 47 scheduled commercial banks accounting for about 95 per cent of the total non-food credit deployed by all scheduled commercial banks 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 17.0 per cent in October 2013 as compared with the increase of 15.6 per cent in October 2012.
- ❖ Credit to agriculture increased by 13.2 per cent in October 2013 as compared with the increase of 20.4 per cent in October 2012.
- ❖ Credit to industry increased by 15.9 per cent in October 2013 as compared with the increase of 17.1 per cent October 2012. Deceleration in credit growth was observed in respect of cement and cement products, basic metals and metal products, vehicles vehicle parts and transport equipments and mining and quarrying, while most other sub-sectors recorded acceleration.
- ❖ Credit to the services sector increased by 21.7 per cent in October 2013 as compared with the increase of 11.5 per cent in October 2012.
- ❖ Credit to Non Banking Financial Companies (NBFCs) increased by 22.1 per cent in October 2013 as compared with the increase of 23.8 per cent in October 2012.
- ❖ Personal loans increased by 16.4 per cent in October 2013 as compared with the increase of 14.4 per cent in October 2012.