



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit – November 2012

Data on sectoral deployment of credit are collected on a monthly basis (last reporting Friday) 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 2012 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 17.6 per cent in November 2012 as compared with the increase of 16.8 per cent in November 2011. These data for November 2012 are not strictly comparable to the ongoing trend as the year ending November 30, 2012 has 27 fortnights while the year ending November 18, 2011 has 26 fortnights.
- ❖ Credit to agriculture increased by 24.4 per cent in November 2012, up from 7.3 per cent in November 2011.
- ❖ Credit to industry increased by 17.7 per cent in November 2012 as compared with the increase of 20.9 per cent in November 2011. Deceleration in credit growth to industry was observed in all the major sub-sectors, barring mining and quarrying, food processing, wood and wood products, paper and paper products, petroleum, coal products and nuclear fuels, chemical and chemical products, cement and cement products, and all engineering.
- ❖ Credit to the services sector increased by 15.3 per cent in November 2012 as compared with the increase of 17.2 per cent in November 2011.
- ❖ Credit to NBFCs increased by 30.3 per cent in November 2012 as compared with the increase of 39.2 per cent in November 2011.
- ❖ Personal loans increased by 16.3 per cent in November 2012 as compared with the increase of 13.3 per cent in November 2011.