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Sectoral Deployment of Bank Credit – December 2012.

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 December 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 14.3 per cent in December 2012 as compared with the increase of 15.4 per cent in December 2011.
- ❖ Credit to agriculture increased by 21.4 per cent in December 2012, up from 5.6 per cent in December 2011.
- ❖ Credit to industry increased by 13.8 per cent in December 2012 as compared with the increase of 19.8 per cent in December 2011. Deceleration in credit growth to industry was observed in all the major sub-sectors, barring chemicals and chemical products, food processing, rubber, plastic and their products, petroleum, coal products and nuclear fuels, wood and wood products and leather and leather products.
- ❖ Credit to the services sector increased by 12.3 per cent in December 2012 as compared with the increase of 14.9 per cent in December 2011.
- ❖ Credit to NBFCs increased by 19.3 per cent in December 2012 as compared with the increase of 36.9 per cent in December 2011.
- ❖ Personal loans increased by 13.7 per cent in December 2012 as compared with the increase of 12.4 per cent in December 2011.