



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

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December 31, 2013

Sectoral Deployment of Bank Credit – November 2013

Data for the month of November 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 14.7 per cent in November 2013 as compared with the increase of 17.6 per cent in November 2012.
- ❖ Credit to agriculture and allied activities increased by 11.0 per cent in November 2013 as compared with the increase of 21.1 per cent in November 2012.
- ❖ Credit to industry increased by 13.7 per cent in November 2013 as compared with the increase of 19.4 per cent November 2012. Deceleration in credit growth was observed in most sub-sectors barring rubber and plastic products, glass and glassware, vehicles, gems and jewellery and construction.
- ❖ Credit to the services sector increased by 18.1 per cent in November 2013 as compared with the increase of 12.7 per cent in November 2012.
- ❖ Credit to Non Banking Financial Companies (NBFCs) increased by 15.9 per cent in November 2013 as compared with the increase of 22.1 per cent in November 2012.
- ❖ Personal loans increased by 15.2 per cent in November 2013 as compared with the increase of 17.5 per cent in November 2012.

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