


भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit – January 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 January 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 15.9 per cent in January 2012 as compared with 23.0 per cent in the previous year.
- ❖ Credit to agriculture on a y-o-y basis increased by 6.3 per cent in January 2012, down from 21.5 per cent in the previous year.
- ❖ Credit to industry increased by 20.2 per cent (y-o-y) in January 2012 as compared with 26.5 per cent in the previous year. Credit growth to industry in January 2012 was led by infrastructure, metals and metal products, engineering, food processing, gems and jewellery, vehicles, vehicle parts and transport equipments, mining & quarrying and other industries such as electricity, gas and water supply, etc.
- ❖ Credit to the services sector increased by 15.5 per cent (y-o-y) in January 2012 as compared with 23.5 per cent in the previous year.
- ❖ Credit to NBFCs on a y-o-y basis increased by 30.6 per cent in January 2012 as compared with 41.2 per cent in the previous year.
- ❖ Credit to the commercial real estate (CRE) sector increased by 12.1 per cent (y-o-y) in January 2012, down from 19.9 per cent in the previous year.
- ❖ Personal loans increased by 12.7 per cent (y-o-y) in January 2012 as compared with 15.8 per cent in the previous year.