



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

वेबसाइट : [www.rbi.org.in/hindi](http://www.rbi.org.in/hindi)

Website : [www.rbi.org.in](http://www.rbi.org.in)

इ-मेल email: [helpdoc@rbi.org.in](mailto:helpdoc@rbi.org.in)

संचार विभाग, केंद्रीय कार्यालय, एस.बी.एस.मार्ग, मुंबई-400001

DEPARTMENT OF COMMUNICATION, Central Office, S.B.S.Marg, Mumbai-400001

फोन/Phone: 91 22 2266 0502 फैक्स/Fax: 91 22 22660358

March 12, 2013

## Sectoral Deployment of Bank Credit – January 2013

[Revised on April 29, 2013](#)

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 2013 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 14.6 per cent in January 2013 as compared with the increase of 15.9 per cent in January 2012.
- ❖ Credit to agriculture increased by 19.8 per cent in January 2013, up from 6.3 per cent in January 2012.
- ❖ Credit to industry increased by 15.2 per cent (y-o-y) in January 2013 as compared with the increase of 20.2 per cent in January 2012. Deceleration in credit growth to industry was observed in all the major sub-sectors, barring chemicals and chemical products; petroleum, coal products and nuclear fuels; beverage and tobacco; leather and leather products; wood and wood products; rubber, plastic and their products; and cement and cement products.
- ❖ Credit to the services sector increased by 12.0 per cent in January 2013 as compared with the increase of 15.1 per cent in January 2012.
- ❖ Credit to NBFCs increased by 21.6 per cent in January 2013 as compared with the increase of 30.6 per cent in January 2012.
- ❖ Personal loans increased by 13.5 per cent in January 2013 as compared with the increase of 13.2 per cent in January 2012.