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RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit – June 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 June 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 18.6 per cent in June 2012 as compared with 19.6 per cent in June 2011.
- ❖ Credit to agriculture increased by 16.8 per cent in June 2012, up from 12.8 per cent in June 2011.
- ❖ Credit to industry increased by 20.3 per cent in June 2012, down from 22.0 per cent in June 2011. Deceleration in credit growth to industry was mainly due to slackness in credit pick-up by the infrastructure and textile sectors.
- ❖ Credit to the services sector increased by 19.1 per cent in June 2012 as compared with 20.9 per cent in June 2011.
- ❖ Credit to NBFCs increased by 50.2 per cent in June 2012, up from 44.4 per cent in June 2011.
- ❖ Credit to the commercial real estate (CRE) sector increased by 4.0 per cent during June 2012, down from 23.2 per cent in June 2011.
- ❖ Personal loans increased by 15.0 per cent in June 2012 as compared with 17.3 per cent in June 2011.