



**भारतीय रिज़र्व बैंक**  
**RESERVE BANK OF INDIA**

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### **Sectoral Deployment of Bank Credit – January 2013 (REVISED)**

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 15.4 per cent in January 2013 as compared with the increase of 15.5 per cent in January 2012.
- ❖ Credit to agriculture increased by 16.9 per cent in January 2013, up from 6.3 per cent in January 2012.
- ❖ Credit to industry increased by 17.4 per cent (y-o-y) in January 2013 as compared with the increase of 19.6 per cent in January 2012. Deceleration in credit growth to industry was observed in all the major sub-sectors, barring food processing, textiles, leather & leather products, petroleum, coal products & nuclear fuels, chemicals & chemicals product and cement & cement products.
- ❖ Credit to the services sector increased by 11.6 per cent in January 2013 as compared with the increase of 15.1 per cent in January 2012.
- ❖ Credit to NBFCs increased by 18.6 per cent in January 2013 as compared with the increase of 30.1 per cent in January 2012.
- ❖ Personal loans increased by 14.4 per cent in January 2013 as compared with the increase of 13.2 per cent in January 2012.

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