



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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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

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### Sectoral Deployment of Bank Credit – February 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 February 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 15.6 per cent in February 2013 as compared with the increase of 15.0 per cent in February 2012.
- ❖ Credit to agriculture increased by 16.1 per cent in February 2013, up from 8.1 per cent in February 2012.
- ❖ Credit to industry increased by 17.6 per cent (y-o-y) in February 2013 as compared with the increase of 18.2 per cent in February 2012. Deceleration in credit growth to industry was observed in the major sub-sectors, barring food processing, textiles, wood and wood products; petroleum, coal products and nuclear fuels; chemicals & chemicals products; glass & glassware, cement & cement products and basic metal & metal product.
- ❖ Credit to the services sector increased by 12.7 per cent in February 2013 as compared with the increase of 14.7 per cent in February 2012.
- ❖ Credit to NBFCs increased by 12.5 per cent in February 2013 as compared with the increase of 29.3 per cent in February 2012.
- ❖ Personal loans increased by 14.3 per cent in February 2013 as compared with the increase of 12.4 per cent in February 2012.

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Ajit Prasad  
Assistant General Manager