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RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit – April 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 April 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 16.5 per cent in April 2012 as compared with 22.1 per cent in April 2011.
- ❖ Credit to agriculture increased by 14.6 per cent in April 2012, up from 12.0 per cent in April 2011.
- ❖ Credit to industry increased by 19.5 per cent in April 2012 as compared with 25.9 per cent in April 2011. Credit growth to industry in April 2012 was led by infrastructure, metals and metal products, engineering, food processing, gems and jewellery, vehicles, vehicle parts and transport equipments and mining and quarrying.
- ❖ Credit to the services sector increased by 15.8 per cent in April 2012, significantly lower than 24.1 per cent in April 2011.
- ❖ Credit to NBFCs increased by 36.2 per cent in April 2012 down from 55.7 per cent in April 2011.
- ❖ Credit to the commercial real estate (CRE) sector increased by 5.8 per cent during April 2012 down from 21.9 per cent in April 2011.
- ❖ Personal loans increased by 11.5 per cent in April 2012 as compared with 18.4 per cent in April 2011.