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RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit – May 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 May 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 May 2012 as compared with 21.9 per cent in May 2011.
- ❖ Credit to agriculture increased by 14.6 per cent in May 2012, up from 12.8 per cent in May 2011.
- ❖ Credit to industry increased by 18.8 per cent in May 2012, down from 26.7 per cent in May 2011. Deceleration in credit growth to industry was mainly due to infrastructure and textiles.
- ❖ Credit to the services sector increased by 15.7 per cent in May 2012 as compared with 21.8 per cent in May 2011.
- ❖ Credit to NBFCs increased by 41.0 per cent in May 2012, down from 54.4 per cent in May 2011.
- ❖ Credit to the commercial real estate (CRE) sector increased by 2.8 per cent during May 2012, down from 19.9 per cent in May 2011.
- ❖ Personal loans increased by 13.1 per cent in May 2012 as compared with 17.7 per cent in May 2011.