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## Sectoral Deployment of Bank Credit – July 2011

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 July 2011 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 gross bank credit increased by 18.9 per cent in July 2011 as compared with 20.0 per cent in the previous year.
- ❖ Credit to agriculture on a y-o-y basis increased by 11.8 per cent in July 2011 down from 19.9 per cent in the previous year.
- ❖ Credit to industry increased by 21.2 per cent (y-o-y) in July 2011 as compared with 27.7 per cent in the previous year, led by infrastructure, metals and metal products, engineering, food processing, mining and quarrying and rubber, plastic and their products.
- ❖ Credit to the services sector increased by 21.3 per cent (y-o-y) in July 2011, up from 17.4 per cent in the previous year.
- ❖ Credit growth to NBFCs at 55.6 per cent on a y-o-y basis in July 2011 was significantly higher than that of 10.9 per cent during the corresponding period of the previous year.
- ❖ Credit to the commercial real estate (CRE) sector increased by 17.1 per cent (y-o-y) in July 2011 as compared with 2.4 per cent during the previous year.
- ❖ Personal loans increased by 15.4 per cent (y-o-y) in July 2011, significantly up from the growth of 8.0 per cent during the corresponding period of the previous year. Most of the components of personal loans such as housing, advances against fixed deposits, advances to individuals against shares, bonds, etc., and vehicle loans registered accelerated growth.