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RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit – August 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 August 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 15.8 per cent in August 2012 as compared with the increase of 19.8 per cent in August 2011.
- ❖ Credit to agriculture increased by 20.0 per cent in August 2012, up from 11.1 per cent in August 2011.
- ❖ Credit to industry increased by 15.8 per cent in August 2012 as against the increase of 23.6 per cent in August 2011. Deceleration in credit growth to industry was observed in all the major sub-sectors, barring chemical and chemical products, cement and cement products, construction, glass and glassware, and paper and paper products.
- ❖ Credit to the services sector increased by 16.5 per cent in August 2012 as compared with the increase of 19.2 per cent in August 2011.
- ❖ Credit to NBFCs increased by 37.6 per cent in August 2012 as compared with the increase of 55.2 per cent in August 2011.
- ❖ Personal loans increased by 14.4 per cent in August 2012 as compared with the increase of 15.6 per cent in August 2011.