



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit – February 2013

[Revised on April 29, 2013](#)

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 14.4 per cent in February 2013 as compared with the increase of 15.4 per cent in February 2012.
- Credit to agriculture increased by 18.4 per cent in February 2013, up from 8.0 per cent in February 2012.
- Credit to industry increased by 14.7 per cent (y-o-y) in February 2013 as compared with the increase of 19.1 per cent in February 2012. Deceleration in credit growth to industry was observed in all the major sub-sectors, barring beverage and tobacco; leather and leather products; wood and wood products; petroleum, coal products and nuclear fuels; cement and cement products; chemicals and chemical products and infrastructure.
- 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 16.6 per cent in February 2013 as compared with the increase of 30.9 per cent in February 2012.
- Personal loans increased by 13.5 per cent in February 2013 as compared with the increase of 12.2 per cent in February 2012.

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