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Sectoral Deployment of Bank Credit – September 2013

Data for the month of September 2013 on sectoral deployment of credit collected from select 47 scheduled commercial banks, accounting for about 95 per cent of the total non-food credit deployed by all scheduled commercial banks, are set out in <u>Statements I</u> and <u>II</u>. These data are also available in the Real-Time Handbook of Statistics on the Indian Economy (<u>http://dbie.rbi.org.in</u>).

Highlights of the data are given below:

- On a year-on-year (y-o-y) basis, non-food bank credit increased by 18.2 per cent in September 2013 as compared with the increase of 15.9 per cent in September 2012.
- Credit to agriculture increased by 13.2 per cent in September 2013 as compared with the increase of 19.6 per cent in September 2012.
- Credit to industry increased by 17.6 per cent in September 2013 as compared with the increase of 17.0 per cent September 2012. Acceleration in credit growth to industry was observed in all the major sub-sectors, barring engineering, construction, glass and glassware and mining and quarrying.
- Credit to the services sector increased by 22.1 per cent in September 2013 as compared with the increase of 14.4 per cent in September 2012.
- Credit to Non Banking Financial Companies (NBFCs) increased by 26.6 per cent in September 2013 as compared with the increase of 28.4 per cent in September 2012.
- Personal loans increased by 17.9 per cent in September 2013 as compared with the increase of 13.0 per cent in September 2012.

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