



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

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November 30, 2012

Sectoral Deployment of Bank Credit – October 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 October 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 15.5 per cent in October 2012 as compared with the increase of 18.2 per cent in October 2011.
- ❖ Credit to agriculture increased by 22.9 per cent in October 2012, up from 7.1 per cent in October 2011.
- ❖ Credit to industry increased by 15.2 per cent in October 2012 as compared with the increase of 23.1 per cent in October 2011. Barring chemical and chemical products, cement and cement products, paper and paper products and wood and wood products, deceleration in credit growth to industry was observed in all the major sub-sectors.
- ❖ Credit to the services sector increased by 13.7 per cent in October 2012 as compared with the increase of 18.4 per cent in October 2011.
- ❖ Credit to NBFCs increased by 27.9 per cent in October 2012 as compared with the increase of 41.5 per cent in October 2011.
- ❖ Personal loans increased by 14.1 per cent in October 2012 as compared with the increase of 14.3 per cent in October 2011.