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RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit – February 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 February 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 15.4 per cent in February 2012 as compared with 22.8 per cent in the previous year.
- ❖ Credit to agriculture on a y-o-y basis increased by 8.1 per cent in February 2012, down from 18.3 per cent in the previous year.
- ❖ Credit to industry increased by 19.1 per cent (y-o-y) in February 2012 as compared with 26.5 per cent in the previous year. Credit growth to industry in February 2012 was led by infrastructure, metals and metal products, engineering, food processing, gems and jewellery, vehicles, vehicle parts and transport equipments, and mining and quarrying.
- ❖ Credit to the services sector increased by 15.2 per cent (y-o-y) in February 2012 as compared with 24.2 per cent in the previous year.
- ❖ Credit to NBFCs increased by 30.9 per cent (y-o-y) in February 2012 as compared with 46.4 per cent in the previous year.
- ❖ Credit to the commercial real estate (CRE) sector increased by 11.6 per cent (y-o-y) in February 2012, down from 17.8 per cent in the previous year.
- ❖ Personal loans increased by 11.4 per cent (y-o-y) in February 2012 as compared with 16.2 per cent in the previous year.