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RESERVE BANK OF INDIA

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## Sectoral Deployment of Bank Credit – March 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 March 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:

- ❖ Non-food bank credit increased by 17.0 per cent during 2011-12 as compared with 20.6 per cent in the previous year.
- ❖ Credit to agriculture increased by 13.5 per cent during 2011-12, up from 10.6 per cent in 2010-11.
- ❖ Credit to industry increased by 21.3 per cent during 2011-12 as compared with 23.6 per cent in the previous year. Credit growth to industry during 2011-12 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 14.7 per cent (y-o-y) in 2011-12, lower than 23.9 per cent in the previous year.
- ❖ Credit to NBFCs increased by 26.3 per cent in 2011-12, down from 54.8 per cent in the previous year.
- ❖ Credit to the commercial real estate (CRE) sector increased by 7.8 per cent during 2011-12, down from 21.4 per cent in the previous year.
- ❖ Personal loans increased by 12.1 per cent in 2011-12 as compared with 17.0 per cent in the previous year.