



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

वेबसाइट : www.rbi.org.in/hindi

Website : www.rbi.org.in

ई-मेल email: helpdoc@rbi.org.in

संचार विभाग, केंद्रीय कार्यालय, एस.बी.एस.मार्ग, मुंबई-400001

DEPARTMENT OF COMMUNICATION, Central Office, S.B.S.Marg, Mumbai-400001

फोन/Phone: 91 22 2266 0502 फैक्स/Fax: 91 22 22660358

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Sectoral Deployment of Bank Credit – March 2011

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 2011 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 grew by 20.6 per cent during 2010-11 as compared with 16.8 per cent during 2009-10.
- ❖ Credit growth to agriculture decelerated to 10.6 per cent during 2010-11 from 22.9 per cent in the previous year.
- ❖ Credit to industry, led by infrastructure, metals, food processing, rubber, plastic and their products and engineering grew by 23.6 per cent in 2010-11 as compared with 24.4 per cent in the previous year.
- ❖ Credit to the services sector, led by NBFCs, professional services, transport operators and tourism, hotels and restaurants, grew by 23.9 per cent during 2010-11 as compared with 12.5 per cent in the previous year.
- ❖ Personal loans grew significantly by 17.0 per cent during 2010-11 as compared with 4.1 per cent during the previous year, with all its components barring credit card outstanding exhibiting high growth.

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Ajit Prasad
Assistant General Manager