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RESERVE BANK OF INDIA

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### Sectoral Deployment of Bank Credit – March 2013

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 2013 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 14.0 per cent in March 2013 as compared with the increase of 16.6 per cent in March 2012.
- ❖ Credit to agriculture increased by 8.1 per cent in March 2013, as compared to the increase of 13.3 per cent in March 2012.
- ❖ Credit to industry increased by 15.7 per cent in March 2013 as compared with the increase of 20.3 per cent in March 2012. Deceleration in credit growth to industry was observed in major sub-sectors, barring food processing, textiles, leather and leather products, wood and wood products, chemicals and chemical products, glass and glassware, cement and cement Products, and vehicles, vehicle parts and transport equipment.
- ❖ Credit to the services sector increased by 13.6 per cent in March 2013 as compared with the increase of 14.4 per cent in March 2012.
- ❖ Credit to NBFCs increased by 14.7 per cent in March 2013 as compared with the increase of 23.9 per cent in March 2012.
- ❖ Personal loans increased by 14.5 per cent in March 2013 as compared with the increase of 12.9 per cent in March 2012.

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