



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit – December 2013

Data for the month of December 2013 on sectoral deployment of credit collected from select 47 scheduled commercial banks accounting for about 95 per cent of the total non-food credit deployed by all scheduled commercial banks 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 14.8 per cent in December 2013 as compared with the increase of 14.3 per cent in December 2012.
- ❖ Credit to agriculture and allied activities increased by 11.5 per cent in December 2013 as compared with the increase of 18.3 per cent in December 2012.
- ❖ Credit to industry increased by 14.1 per cent in December 2013 as compared with the increase of 15.2 per cent December 2012. Deceleration in credit growth was observed in cement and cement products, infrastructure, metals and metal products, gems and jewellery, mining and quarrying, and petroleum, coal products and nuclear fuels.
- ❖ Credit to the services sector increased by 17.4 per cent in December 2013 as compared with the increase of 10.9 per cent in December 2012.
- ❖ Credit to Non Banking Financial Companies (NBFCs) increased by 15.1 per cent in December 2013 as compared with the increase of 16.5 per cent in December 2012.
- ❖ Personal loans increased by 15.8 per cent in December 2013 dominated by housing loans as compared with the increase of 13.8 per cent in December 2012.