



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit – December 2010

Data on sectoral deployment of credit for the month of December 2010, are available now. These data are 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. 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 presented in [Statements I](#) and [II](#) are:

Major Highlights

- ❖ On a year-on-year (y-o-y) basis, non-food gross bank credit grew by 23.1 per cent in December 2010 as compared with a growth of 11.5 per cent in the corresponding period of last year. During the financial year (up to December 2010), non-food gross bank credit grew by 11.6 per cent as compared with a growth of 5.9 per cent during the corresponding period of previous year.
- ❖ All major sectors, except agriculture, recorded accelerated credit growth in December 2010, both on a y-o-y and financial year basis.
- ❖ Credit to industry grew by 27.4 per cent (y-o-y) in December 2010 as compared with an increase of 15.7 per cent in the previous year, led by infrastructure, engineering, cement & cement products, metal & metal products, rubber, plastic and their products and food processing. On a financial year basis (up to December 2010), credit to industry grew by 14.5 per cent as compared with a growth of 11.8 per cent a year ago.
- ❖ Credit to the services sector grew by 25.0 per cent (y-o-y) in December 2010 as compared with a growth of 11.5 per cent in the previous year. On a financial year basis, it grew by 13.8 per cent as compared with an increase of 2.4 per cent during the corresponding period of the previous year.
- ❖ Within the services sector, credit off-take by the real estate sector grew by 20.4 per cent on a y-o-y basis in December 2010 as compared with a growth of 14.5 per cent in the previous year. On a financial year basis, it grew by 14.4 per cent as against a decline of 5.3 per cent a year ago.
- ❖ On a y-o-y basis, personal loans grew by 13.4 per cent in December 2010 as against a decline of 0.4 per cent in the previous year, with most of its components such as consumer durables, housing, vehicle loans, etc exhibiting accelerated growth. On a financial year basis, growth in personal loans accelerated to 9.6 per cent from 0.6 per cent a year ago.
- ❖ Credit to agriculture on a y-o-y basis grew by 21.0 per cent in December 2010 as compared with a growth of 20.3 per cent in the previous year. During the financial year (up to December 2010), credit to agriculture grew by 1.2 per cent as compared with an increase of 2.8 per cent a year ago.