



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit – July 2013

Data for the month of July 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 July 2013 as compared with the increase of 16.6 per cent in July 2012.
- ❖ Credit to agriculture increased by 10.5 per cent in July 2013, as compared with the increase of 17.6 per cent in July 2012.
- ❖ Credit to industry increased by 15.9 per cent in July 2013 as compared with the increase of 18.4 per cent in July 2012; credit growth accelerated in the following major sub-sectors: food processing, gems & jewellery, cement & cement products, wood & wood products, infrastructure, chemical & chemical products, metals, paper, textiles, leather & leather products and beverages & tobacco.
- ❖ Credit to the services sector increased by 13.3 per cent in July 2013 as compared with the increase of 14.8 per cent in July 2012.
- ❖ Credit to NBFCs increased by 5.4 per cent in July 2013 as compared with the increase of 35.4 per cent in July 2012.
- ❖ Personal loans increased by 17.0 per cent in July 2013 as compared with the increase of 13.7 per cent in July 2012.