



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

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October 31, 2011

Sectoral Deployment of Bank Credit – September 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 September 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:

- ❖ On a year-on-year (y-o-y) basis, non-food bank credit increased by 18.7 per cent in September 2011, same as in the previous year.
- ❖ Credit to agriculture on a y-o-y basis increased by 7.9 per cent in September 2011, down from 19.3 per cent in the previous year.
- ❖ Credit to industry increased by 22.9 per cent (y-o-y) in September 2011 as compared with 24.4 per cent in the previous year, led by infrastructure, metals and metal products, engineering, gems and jewellery, petroleum, coal and nuclear fuels, and mining and quarrying.
- ❖ Credit to the services sector increased by 19.3 per cent (y-o-y) in September 2011, higher than 17.4 per cent in the previous year.
- ❖ Credit growth to NBFCs on a y-o-y basis in September 2011 at 46.2 per cent was significantly higher than 18.5 per cent in the previous year.
- ❖ Credit to the commercial real estate (CRE) sector increased by 12.6 per cent (y-o-y) in September 2011, higher than 7.9 per cent in the previous year.
- ❖ Personal loans increased by 15.2 per cent (y-o-y) in September 2011, significantly higher than the growth of 8.6 per cent in the previous year. Most of the components of personal loans such as housing, advances against fixed deposits, advances to individuals against shares, bonds, etc., and vehicle loans registered accelerated growth.