



**भारतीय रिज़र्व बैंक**

**RESERVE BANK OF INDIA**

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June 30, 2011

### **Sectoral Deployment of Bank Credit – May 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 May 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 gross bank credit increased by 21.9 per cent in May 2011 as compared with 18.1 per cent in the corresponding period of last year.
- ❖ Credit to agriculture on a y-o-y basis increased by 12.8 per cent in May 2011 as compared with 21.0 per cent in the previous year.
- ❖ Credit to industry increased by 26.7 per cent (y-o-y) in May 2011 as compared with 25.8 per cent in the previous year, led by infrastructure, metals and metal products, engineering, mining and quarrying and rubber, plastic and their products.
- ❖ Credit to the services sector increased by 21.8 per cent (y-o-y) in May 2011 as compared with 15.0 per cent in the previous year.
- ❖ Credit growth to NBFCs at 54.4 per cent (y-o-y) in May 2011 was significantly higher than that of 17.5 per cent during the corresponding period of the previous year.
- ❖ Credit to the commercial real estate (CRE) sector increased by 19.9 per cent (y-o-y) in May 2011 as compared with 1.2 per cent during the corresponding period of the previous year.
- ❖ On a y-o-y basis, personal loans increased by 17.7 per cent in May 2011, in comparison with the growth of 5.6 per cent during the corresponding period of the previous year. Most of the components of personal loans such as housing, advances against fixed deposits, vehicle loans and consumer durables registered accelerated growth.