



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit – October 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 October 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 18.2 per cent in October 2011 as compared with 20.8 per cent in the previous year.
- ❖ Credit to agriculture on a y-o-y basis increased by 7.1 per cent in October 2011, down from 20.4 per cent in the previous year.
- ❖ Credit to industry increased by 23.1 per cent (y-o-y) in October 2011 as compared with 24.8 per cent in the previous year, led by infrastructure, metals and metal products, engineering, gems and jewellery, textiles, petroleum, coal and nuclear fuels, and mining and quarrying, and other industries such as electricity, gas and water supply, etc.
- ❖ Credit to the services sector increased by 18.2 per cent (y-o-y) in October 2011, lower than 21.5 per cent in the previous year.
- ❖ Credit growth to NBFCs on a y-o-y basis in October 2011 at 41.5 per cent was significantly higher than 26.1 per cent in the previous year.
- ❖ Credit to the commercial real estate (CRE) sector increased by 12.8 per cent (y-o-y) in October 2011, lower than 17.6 per cent in the previous year.
- ❖ Personal loans increased by 14.5 per cent (y-o-y) in October 2011, higher than the growth of 12.0 per cent in the previous year with its components such as housing, advances against fixed deposits and credit card outstanding registered accelerated growth.