



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit – June 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 June 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 19.6 per cent in June 2011 as compared with 20.2 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 June 2011 as compared with 21.7 per cent in the previous year.
- ❖ Credit to industry increased by 22.0 per cent (y-o-y) in June 2011 as compared with 29.2 per cent in the previous year, led by infrastructure, metals and metal products, engineering, food processing, mining and quarrying and rubber, plastic and their products.
- ❖ Credit to the services sector increased by 20.9 per cent (y-o-y) in June 2011, up from 16.2 per cent in the previous year.
- ❖ Credit growth to NBFCs at 44.5 per cent on a y-o-y basis in June 2011 was significantly higher than that of 25.0 per cent during the corresponding period of the previous year.
- ❖ Credit to the commercial real estate (CRE) sector increased by 23.2 per cent (y-o-y basis) in June 2011 as against decline of 4.5 per cent during the corresponding period of the previous year.
- ❖ On a y-o-y basis, personal loans increased by 17.3 per cent in June 2011, significantly up from the growth of 6.6 per cent during the corresponding period of the previous year. Most of the components of personal loans such as housing, advances against fixed deposits, advances to individuals against shares, bonds, etc., vehicle loans and consumer durables registered accelerated growth.