



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit – April 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 April 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 22.1 per cent in April 2011 as compared with 17.1 per cent in the corresponding period of last year.
- ❖ All major sectors, except agriculture, recorded accelerated credit growth on a y-o-y basis in April 2011.
- ❖ Credit to agriculture on a y-o-y basis increased at a lower rate of 12.0 per cent in April 2011 as compared with 21.9 per cent in the previous year.
- ❖ Credit to industry increased by 25.9 per cent (y-o-y) in April 2011 as compared with 24.4 per cent in the previous year, led by infrastructure, metals, engineering, food processing, mining and quarrying and rubber, plastic and their products.
- ❖ Credit to the services sector increased by 24.1 per cent (y-o-y) in April 2011 as compared with 13.7 per cent in the corresponding period of previous year.
- ❖ Credit growth to NBFCs at 55.7 per cent on a y-o-y basis in April 2011 was significantly higher than the growth of 15.1 per cent in the corresponding period of previous year.
- ❖ Credit offtake by the commercial real estate (CRE) sector on a y-o-y basis was at 21.9 per cent in April 2011 as against a decline of 0.4 per cent during the corresponding period of the previous year.
- ❖ On a y-o-y basis, personal loans growth showed a higher increase of 18.4 per cent in April 2011 as compared with 4.4 per cent during the corresponding period of previous year.