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RESERVE BANK OF INDIA

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Sectoral Deployment of Bank Credit – July 2012

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 July 2012 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 16.5 per cent in July 2012 as compared with 18.9 per cent in July 2011.
- ❖ Credit to agriculture increased by 18.8 per cent in July 2012, up from 11.8 per cent in July 2011.
- ❖ Credit to industry increased by 17.2 per cent in July 2012, down from 21.2 per cent in July 2011. Deceleration in credit growth to industry was observed in all the major sub-sectors, barring petroleum, coal products and nuclear fuels, chemical and chemical products, glass and glassware, engineering and construction.
- ❖ Credit to the services sector increased by 15.3 per cent in July 2012 as compared with 20.9 per cent in July 2011.
- ❖ Credit to NBFCs increased by 40.5 per cent in July 2012, down from 54.0 per cent in July 2011.
- ❖ Personal loans increased by 14.9 per cent in July 2012 as compared with 15.5 per cent in July 2011.