



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

वेबसाइट : www.rbi.org.in/hindi

Website : www.rbi.org.in

ई-मेल email: helpdoc@rbi.org.in

December 31, 2010

संचार विभाग, केंद्रीय कार्यालय, एस.बी.एस.मार्ग, मुंबई 400001

DEPARTMENT OF COMMUNICATION, Central Office, S.B.S. Marg, Mumbai 400001

फोन/Phone: 91 22 2266 0502 फैक्स/Fax: 91 22 2270 3279

RBI releases Data on Sectoral Deployment of Bank Credit - November 2010

The Reserve Bank of India has decided to disseminate the data relating to sectoral deployment of credit on a monthly basis. The data is collected from select 47 scheduled commercial banks and accounts for about 95 per cent of the total non-food credit deployed by all scheduled commercial banks. The data will be disseminated through a press release and the Real-Time Handbook of Statistics of the Indian Economy (<http://dbie.rbi.org.in>) So far, this information was presented only with a lag in various publications of the Reserve Bank. Considering the significance of this data, however, now it will be disseminated on a monthly basis through the website.

The information for previous month will be disseminated on the last working day of the immediately following month. Accordingly, data for November 2010 are being released today. Data for December 2010 will be released on January 31, 2011.

Highlights of the data presented in [Statements I](#) and [II](#) are:

Highlights

- ❖ On a year-on-year (y-o-y) basis, non-food gross bank credit grew by at 22.1 per cent in November 2010 as against 10.4 per cent in the corresponding period of last year. During the financial year (up to November 2010), non-food gross bank credit grew by 9.1 per cent as against 4.4 per cent during the corresponding period of previous year.
- ❖ All major sectors, barring agriculture, recorded accelerated credit growth in November 2010, both on a y-o-y and financial year basis.
- ❖ Credit to industry grew by 27.0 per cent (y-o-y) in November 2010 (14.2 per cent in the previous year), led by infrastructure, metals, engineering, textiles, food processing and chemical and chemical products. On a financial year basis (up to November 2010), credit to industry grew by 11.7 per cent as compared with 9.4 per cent a year ago.
- ❖ Credit to the services sector grew by 23.2 per cent in November 2010 as against 7.9 per cent in the same month of the previous year. On a financial year basis, it grew by 10.4 per cent as against an increase of 0.8 per cent during the corresponding period of the previous year.

- ❖ Within the services sector, credit offtake by the real estate sector grew by 19.1 per cent on a y-o-y basis, in November 2010 as compared to 15.3 per cent in the previous year. On a financial year basis, it grew by 14.5 per cent as against a decline of 4.2 per cent a year ago.
- ❖ On a y-o-y basis, personal loans grew by 11.9 per cent in November 2010 as compared with 0.7 per cent in the previous year, with most of its components such as housing, vehicle loans and other personal loans exhibiting accelerated growth. On a financial year basis, growth in personal loans accelerated to 8.5 per cent as against an increase of 0.9 per cent a year ago.
- ❖ Credit to agriculture on y-o-y basis grew by 20.0 per cent in November 2010 as compared with 21.4 per cent in the same month of the previous year. During the financial year (up to November 2010), credit to agriculture declined by 1.0 per cent as compared with an increase of 1.3 per cent a year ago.

Press Release : 2010-2011/936

R.R. Sinha
Deputy General Manager