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October 31, 2025

Sectoral Deployment of Bank Credit – September 2025

Data on sectoral deployment of bank credit for the month¹ of September 2025 collected from 41 select scheduled commercial banks (SCBs), accounting for about 95 per cent of the total non-food credit by all SCBs, are set out in [Statements I and II](#).

On a year-on-year (y-o-y) basis, non-food bank credit² grew³ by 10.2 per cent as on the fortnight ended September 19, 2025, compared to 13.0 per cent during the corresponding fortnight of the previous year (*i.e.*, September 20, 2024).

Highlights of the sectoral deployment of bank credit³ as on the fortnight ended September 19, 2025, are given below:

- Credit to agriculture and allied activities registered a y-o-y growth of 9.0 per cent (16.4 per cent in the corresponding fortnight of the previous year).
- Credit to industry recorded a y-o-y growth of 7.3 per cent, compared with 8.9 per cent in the corresponding fortnight of last year. Credit to 'Micro and Small' and 'Medium' industries continued to grow in double-digits. Among major industries, outstanding credit to 'all engineering', 'infrastructure', 'textiles', and 'vehicles, vehicle parts and transport equipment' recorded buoyant y-o-y growth.
- Credit to services sector registered a growth rate of 10.2 per cent y-o-y (13.7 per cent in the corresponding fortnight of the previous year). Growth in credit to 'non-banking financial companies' (NBFCs) decelerated, though segments such as 'tourism, hotels and restaurants', 'computer software' and 'commercial real estate' witnessed robust growth.
- Credit to personal loans segment recorded a decelerated y-o-y growth of 11.7 per cent, as compared with 13.4 per cent a year ago, largely due to moderation in growth of 'other personal loans', 'vehicle loans' and 'credit card outstanding'.

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(Communications)

¹ Data pertain to the last reporting Friday of the month, based on sector-wise and industry-wise bank credit (SIBC) return.

² Non-food credit data are based on Section-42 return for the last reporting Friday of the month, which covers all scheduled commercial banks (SCBs).

³ Data include the impact of the merger of a non-bank with a bank.