



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

वेबसाइट : [www.rbi.org.in/hindi](http://www.rbi.org.in/hindi)

Website : [www.rbi.org.in](http://www.rbi.org.in)

ई-मेल/Email : [helpdoc@rbi.org.in](mailto:helpdoc@rbi.org.in)



संचार विभाग, केंद्रीय कार्यालय, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई - 400 001

Department of Communication, Central Office, Shahid Bhagat Singh Marg, Fort, Mumbai - 400 001 फोन/Phone: 022 - 2266 0502

October 31, 2025

## Sectoral Deployment of Bank Credit – September 2025

Data on sectoral deployment of bank credit for the month<sup>1</sup> 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 credit<sup>2</sup> grew<sup>3</sup> 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 credit<sup>3</sup> 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'.

Press Release: 2025-2026/1423

**Ajit Prasad**  
Deputy General Manager  
(Communications)

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

<sup>2</sup> 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).

<sup>3</sup> Data include the impact of the merger of a non-bank with a bank.