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February 27, 2026

Sectoral Deployment of Bank Credit – January 2026

Data on sectoral deployment of bank credit for the month of January 2026, collected from 41 select scheduled commercial banks (SCBs) which together account for about 95 per cent of the total non-food credit by all SCBs,¹ are set out in [Statements I and II](#).

On a year-on-year (y-o-y) basis, non-food bank credit² grew by 14.4 per cent as on the fortnight ended January 31, 2026, compared to 11.3 per cent during the corresponding fortnight of the previous year (i.e., January 24, 2025).

Highlights of the sectoral deployment of bank credit as on the fortnight ended January 31, 2026, are given below:

- Credit to agriculture and allied activities registered a y-o-y growth of 11.4 per cent *vis-à-vis* 12.2 per cent in the corresponding fortnight of the previous year.
- Credit to industry recorded a y-o-y growth of 12.1 per cent, compared with 8.3 per cent in the corresponding fortnight of the last year. Credit to 'Micro and Small' and 'Medium' industries continued to exhibit sharp expansion. Credit to large industries remained robust. Among major industries, outstanding credit to 'infrastructure', 'all engineering', 'chemical and chemical products', 'textiles' registered resilient y-o-y growth.
- Credit to services sector registered a growth rate of 15.5 per cent y-o-y (12.3 per cent in the corresponding fortnight of the previous year), supported by higher growth in segments such as 'non-banking financial companies (NBFCs)', 'trade' and 'commercial real estate'.
- Credit to personal loans segment recorded a y-o-y growth of 14.9 per cent, as compared with 11.9 per cent a year ago. While segments such as 'vehicle loans' and 'loans against gold jewellery' recorded accelerated credit growth, 'housing' witnessed steady growth. The growth in 'credit card outstanding' significantly moderated compared to a year ago.

Press Release: 2025-2026/2185

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¹ Data pertain to the last reporting fortnight of the month, based on sector-wise and industry-wise bank credit (SIBC) return. With effect from December 31, 2025, definition of last reporting fortnight has been changed to the last day of the month under the Banking Laws (Amendment) Act 2025. Accordingly, the y-o-y growth rates from December 2025 onwards are based on end-of-month data for the current year and data for the last reporting fortnight (as per old definition) for the corresponding month of the previous year.

² Non-food credit data are based on Section-42 return which covers all scheduled commercial banks (SCBs).