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August 29, 2025

Sectoral Deployment of Bank Credit – July 2025

Data on sectoral deployment of bank credit for the month¹ of July 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 9.9 per cent as on the fortnight ended July 25, 2025, compared to 13.6 per cent during the corresponding fortnight of the previous year (i.e., July 26, 2024).

Highlights of the sectoral deployment of bank credit³ as on the fortnight ended July 25, 2025 are given below:

- Credit to agriculture and allied activities registered a y-o-y growth of 7.3 per cent (18.1 per cent in the corresponding fortnight of the previous year).
- Credit to industry recorded a moderated y-o-y growth of 6.0 per cent, compared with 10.2 per cent in the corresponding fortnight of last year. Credit to micro and small, and medium industries continued to grow at a robust pace. Among major industries, outstanding credit to 'all engineering', 'vehicles, vehicle parts and transport equipment', 'rubber, plastic and their products' and 'gems and jewellery' recorded healthy y-o-y growth.
- Credit to services sector recorded a growth of 10.6 per cent y-o-y (14.5 per cent in the corresponding fortnight of the previous year). Growth in credit to 'non-banking financial companies' (NBFCs) decelerated, while credit growth to 'professional services', 'commercial real estate' and 'trade' segment remained robust.
- Credit to personal loans segment registered a decelerated y-o-y growth of 11.9 per cent, as compared with 14.0 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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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.