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May 30, 2025

Sectoral Deployment of Bank Credit – April 2025

Data on sectoral deployment of bank credit for the month¹ of April 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 as on the fortnight ended April 18, 2025, grew³ by 11.2 per cent as compared to 15.3 per cent during the corresponding fortnight of the previous year (i.e., April 19, 2024).

Highlights of the sectoral deployment of bank credit³ as on the fortnight ended April 18, 2025 are given below:

- Credit to agriculture and allied activities registered a growth of 9.2 per cent (y-o-y) (19.8 per cent in the corresponding fortnight of the previous year).
- Credit to industry recorded a growth of 6.7 per cent (y-o-y), compared with 6.9 per cent in the corresponding fortnight of the previous year. Among major industries, outstanding credit to 'basic metal and metal products', 'all engineering', 'vehicles, vehicle parts and transport equipment', 'textiles' and 'construction' recorded an accelerated y-o-y growth. However, credit growth in the infrastructure segment decelerated.
- Credit to services sector moderated to 11.2 per cent (y-o-y) (19.5 per cent in the corresponding fortnight of the previous year), primarily due to decelerated growth in credit to 'non-banking financial companies' (NBFCs). Credit growth (y-o-y) to 'trade' and 'computer software' segments remained elevated.
- Credit to personal loans segment registered a decelerated growth of 14.5 per cent (y-o-y), as compared with 17.0 per cent a year ago, largely due to decline in growth of 'other personal loans', 'vehicle loans' and 'credit card outstanding'.

Press Release: 2025-2026/439

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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 exclude the impact of the merger of a non-bank with a bank.