June 30, 2025

Sectoral Deployment of Bank Credit – May 2025

Data on sectoral deployment of bank credit for the month[1] of May 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[2] as on the fortnight ended May 30, 2025, grew[3] by 9.8 per cent as compared to 16.2 per cent during the corresponding fortnight of the previous year (*i.e.*, May 31, 2024).

Highlights of the sectoral deployment of bank credit[3] as on the fortnight ended May 30, 2025 are given below:

- Credit to agriculture and allied activities registered a y-o-y growth of 7.5 per cent (21.6 per cent in the corresponding fortnight of the previous year).
- Credit to industry recorded a y-o-y growth of 4.9 per cent, compared with 8.9 per cent in the corresponding fortnight of the previous year. Among major industries, outstanding credit to 'all engineering', 'construction' and 'rubber, plastic and their products' recorded an accelerated y-o-y growth.
- Credit to services sector moderated to 9.4 per cent y-o-y (20.7 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 to 'computer software' segment remained robust.
- Credit to personal loans segment registered a decelerated y-o-y growth of 13.7 per cent, as compared with 19.3 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 exclude the impact of the merger of a non-bank with a bank.