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## Sectoral Deployment of Bank Credit – August 2025

Data on sectoral deployment of bank credit for the month<sup>1</sup> of August 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 9.9 per cent as on the fortnight ended August 22, 2025, compared to 13.6 per cent during the corresponding fortnight of the previous year (i.e., August 23, 2024).

**Highlights of the sectoral deployment of bank credit<sup>3</sup> as on the fortnight ended August 22, 2025 are given below:**

- Credit to agriculture and allied activities registered a y-o-y growth of 7.6 per cent (17.7 per cent in the corresponding fortnight of the previous year).
- Credit to industry recorded a y-o-y growth of 6.5 per cent, compared with 9.7 per cent in the corresponding fortnight of last year. Credit to micro and small, and medium industries continued to expand at a robust pace. Among major industries, outstanding credit to 'all engineering', 'vehicles, vehicle parts and transport equipment' and 'rubber, plastic and their products' recorded buoyant y-o-y growth.
- Credit to services sector registered a growth rate of 10.6 per cent y-o-y (13.9 per cent in the corresponding fortnight of the previous year). Growth in credit to 'non-banking financial companies' (NBFCs) decelerated, while it remained robust in segments such as 'professional services', 'computer software', 'commercial real estate' and 'trade'.
- Credit to personal loans segment recorded a decelerated y-o-y growth of 11.8 per cent, as compared with 13.9 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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<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.