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November 28, 2025

Sectoral Deployment of Bank Credit – October 2025

Data on sectoral deployment of bank credit for the month¹ of October 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 11.1 per cent as on the fortnight ended October 31, 2025, compared to 11.7 per cent during the corresponding fortnight of the previous year (*i.e.*, November 01, 2024).

Highlights of the sectoral deployment of bank credit³ as on the fortnight ended October 31, 2025, are given below:

- Credit to agriculture and allied activities registered a y-o-y growth of 8.9 per cent (15.5 per cent in the corresponding fortnight of the previous year).
- Credit to industry recorded a y-o-y growth of 10.0 per cent, compared with 8.1 per cent in the corresponding fortnight of last year. Credit to 'Micro and Small' and 'Medium' industries continued to expand in double-digits. Among major industries, outstanding credit to 'all engineering', 'infrastructure', 'construction', 'textiles' and 'vehicles, vehicle parts and transport equipment' recorded buoyant y-o-y growth.
- Credit to services sector registered a growth rate of 13.0 per cent y-o-y (12.5 per cent in the corresponding fortnight of the previous year). Growth in segments such as 'non-banking financial companies' (NBFCs) and 'trade' picked up, while 'commercial real estate' sustained steady growth.
- Credit to personal loans segment recorded a y-o-y growth of 14.0 per cent, as compared with 12.9 per cent a year ago. This improvement in growth was driven largely by 'housing', 'loans against gold jewellery' and 'vehicle loans'.

Press Release: 2025-2026/1578

Ajit Prasad
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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 include the impact of the merger of a non-bank with a bank.