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April 30, 2025

Sectoral Deployment of Bank Credit – March 2025

Data on sectoral deployment of bank credit for the month¹ of March 2025 collected from 41 select scheduled commercial banks (SCBs), accounting for about 95 per cent of the total non-food credit deployed 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 March 21, 2025, grew³ by 12.0 per cent as compared to 16.3 per cent during the corresponding fortnight of the previous year (*i.e.*, March 22, 2024).

Highlights of the sectoral deployment of bank credit³ are given below:

- Credit to agriculture and allied activities registered a growth of 10.4 per cent (y-o-y) as on the fortnight ended March 21, 2025 (20.0 per cent in the corresponding fortnight of the previous year).
- Credit to industry expanded by 8.0 per cent (y-o-y) as on the fortnight ended March 21, 2025, same as in the corresponding fortnight of the previous year. Among major industries, outstanding credit to 'petroleum, coal products and nuclear fuels', 'basic metal and metal products', 'all engineering' and 'construction' recorded an accelerated y-o-y growth. However, credit growth in the infrastructure segment decelerated.
- Credit to services sector increased by 13.4 per cent (y-o-y) as on the fortnight ended March 21, 2025 (20.8 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 'professional services' and 'trade' segments remained robust.
- Credit to personal loans segment registered a growth of 14.0 per cent (y-o-y) as on the fortnight ended March 21, 2025, as compared with 17.6 per cent a year ago, largely due to decline in growth in 'other personal loans', 'vehicle loans' and 'credit card outstanding'.

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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.