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Sectoral Deployment of Bank Credit – January 2025

Data on sectoral deployment of bank credit for the month of January 2025¹ collected from 41 select scheduled commercial banks, accounting for about 95 per cent of the total non-food credit deployed by all scheduled commercial banks, 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 January 24, 2025³ grew at 12.5 per cent (a three-month high) as compared to 16.2 per cent for the corresponding fortnight of the previous year (January 26, 2024).

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

- Credit to agriculture and allied activities registered a growth of 12.2 per cent (y-o-y) as on the fortnight ended January 24, 2025 (20.0 per cent for the corresponding fortnight of the previous year).
- Credit to industry recorded a growth of 8.2 per cent (y-o-y) as on the fortnight ended January 24, 2025, compared with 7.5 per cent for the corresponding fortnight of the previous year. Among major industries, outstanding credit to 'petroleum, coal products and nuclear fuels', 'basic metal and metal product', 'chemicals and chemical products' and 'all engineering' recorded an accelerated growth.
- Credit growth to services sector moderated to 13.8 per cent (y-o-y) as on the fortnight ended January 24, 2025 (21.0 per cent for the corresponding fortnight of the previous year), with a decelerated growth in credit to 'non-banking financial companies' (NBFCs) and trade segments. However, credit growth (y-o-y) to 'computer software' accelerated.
- Credit to personal loans segment registered a growth of 14.2 per cent (y-o-y) as on the fortnight ended January 24, 2025, as compared with 18.2 per cent a year ago, largely due to decline in growth rate in 'other personal loans', 'vehicle loans' and 'credit card outstanding' segments.

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(Communications)

¹ Data pertain to the last reporting Friday of the month.

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