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RESERVE BANK OF INDIA

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July 31, 2025

Sectoral Deployment of Bank Credit – June 2025

Data on sectoral deployment of bank credit for the month¹ of June 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 10.2 per cent as on the fortnight ended June 27, 2025, compared to 13.8 per cent during the corresponding fortnight of the previous year (i.e., June 28, 2024).

Highlights of the sectoral deployment of bank credit³ as on the fortnight ended June 27, 2025 are given below:

- Credit to agriculture and allied activities registered a y-o-y growth of 6.8 per cent (17.4 per cent in the corresponding fortnight of the previous year).
- Credit to industry recorded a y-o-y growth of 5.5 per cent, compared with 7.7 per cent in the corresponding fortnight of last year. Credit to micro and small, and medium industries continued to grow steadily. Among major industries, outstanding credit to 'all engineering', 'construction' and 'textiles' recorded an accelerated y-o-y growth.
- Credit to services sector moderated to 9.6 per cent y-o-y (15.1 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' and 'professional services' segment remained robust.
- Credit to personal loans segment registered a decelerated y-o-y growth of 14.7 per cent, as compared with 16.6 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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Ajit Prasad
Deputy General Manager
(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.