



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

वेबसाइट : www.rbi.org.in/hindi

Website : www.rbi.org.in

ई-मेल/email : helpdoc@rbi.org.in



संचार विभाग, केंद्रीय कार्यालय, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई - 400 001

Department of Communication, Central Office, Shahid Bhagat Singh Marg, Fort, Mumbai - 400 001 फोन/Phone: 022 - 2266 0502

October 06, 2026

Sectoral Deployment of Credit by NBFC – August 2026

Data on sectoral deployment of credit by non-banking financial companies (NBFCs) for the month of August 2026, collected from major NBFCs and housing finance companies (HFCs), are set out in the [Statement](#)¹.

On a year-on-year (y-o-y) basis, NBFCs' credit registered a growth of 15.8 per cent in August 2026 as compared to 10.0 per cent a year ago.

Highlights of the sectoral deployment of credit by NBFCs for the month ended August 31, 2026, are given below:

- Credit to agriculture and allied activities recorded a robust growth of 17.4 per cent (y-o-y) in August 2026 as against 5.1 per cent a year ago.
- Credit to industry grew marginally to 8.4 per cent (y-o-y) in August 2026 as compared with 8.3 per cent in August 2025. Within industry, credit growth in 'infrastructure' remained steady.
- Credit growth in services sector moderated to 16.2 per cent (y-o-y) in August 2026 from 24.0 per cent a year ago. While credit to 'commercial real estate' marked buoyant expansion, credit growth in 'trade' and 'transport operators' segments witnessed deceleration.
- Retail loans growth accelerated to 22.0 per cent (y-o-y) in August 2026 compared to 13.6 per cent a year ago. Within retail loans, 'housing loans' and 'loans against gold jewellery' segments witnessed accelerated credit growth, while 'vehicle loans' maintained its robust growth with marginal uptick.

Press Release: 2026-2027/1261

Ajit Prasad
Deputy General Manager
(Communications)

¹ Provisional data as reported on the last day of the month. Sectoral credit data of NBFCs are based on sample of (i) NBFCs in Upper and Middle Layers, and (ii) HFCs, accounting for about 87 per cent of total credit with respect to data published in '[Report on Trend and Progress of Banking in India 2024-25](#)' (RTP 2024-25, outstanding as on September 2025).