प्रेस प्रकाशनी PRESS RELEASE

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July 31, 2026

Sectoral Deployment of Bank Credit – June 2026

Data on sectoral deployment of bank credit for the month of June 2026, collected from 41 select scheduled commercial banks (SCBs) which together account for about 95 per cent of the total non-food credit by all SCBs[1], are set out in Statements I and II.

On a year-on-year (y-o-y) basis, non-food bank credit[2] grew by 18.3 per cent as on the fortnight ended June 30, 2026, compared to 9.3 per cent during the corresponding fortnight of the previous year (*i.e.*, June 27, 2025).

Highlights of the sectoral deployment of bank credit as on the fortnight ended June 30, 2026, are given below:

- Credit to agriculture and allied activities registered a y-o-y growth of 16.8 per cent *vis-a-vis* 6.8 per cent in the corresponding fortnight of the previous year.

- Credit to industry recorded a robust y-o-y growth of 19.2 per cent (6.3 per cent in the corresponding fortnight of last year). All subsectors, *viz*. 'Micro and Small', 'Medium' and 'Large' industries displayed a broad-based expansion. Among major industries, credit to 'infrastructure', 'all engineering', 'food processing', 'textiles', 'construction', 'basic metal and metal products', 'petroleum, coal products and nuclear fuels' and 'chemical and chemical products' marked buoyant y-o-y growth. However, 'rubber, plastic and their products' and 'wood and wood products' segments witnessed marginally subdued growth.

- Credit to services sector registered a growth rate of 21.4 per cent y-o-y (8.8 per cent in the corresponding fortnight of the previous year), supported by accelerated growth in segments such as 'non-banking financial companies' (NBFCs), 'commercial real estate', and 'trade'.

- Credit to personal loans segment recorded a y-o-y growth of 15.8 per cent, as compared with 11.7 per cent a year ago. While segments such as 'vehicle loans'

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[1] Data pertain to the last reporting fortnight of the month, based on sector-wise and industry-wise bank credit (SIBC) return. With effect from December 31, 2025, definition of last reporting fortnight has been changed to the last day of the month under the Banking Laws (Amendment) Act 2025. Accordingly, the y-o-y growth rates from December 2025 onwards are based on end-of-month data for the current year and data for the last reporting fortnight (as per old definition) for the corresponding month of the previous year.

[2] Non-food credit data are based on Section-42 return which covers all scheduled commercial banks (SCBs).

and ‘housing’ grew steadily in double digits, ‘credit card outstanding’ registered a decelerated growth.

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Press Release: 2026-2027/789