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October 30, 2026

Sectoral Deployment of Bank Credit – September 2026

Data on sectoral deployment of bank credit for the month of September 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 SCBs¹, are set out in [Statements I and II](#).

On a year-on-year (y-o-y) basis, non-food bank credit² grew by 19.1 per cent as on the fortnight ended September 30, 2026, compared to 11.2 per cent during the corresponding fortnight of the previous year (*i.e.*, October 03, 2025).

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

- Credit to agriculture and allied activities registered a y-o-y growth of 19.5 per cent *vis-a-vis* 8.9 per cent in the corresponding fortnight of the previous year.
- Credit to industry recorded a y-o-y growth of 19.5 per cent (7.7 per cent in the corresponding fortnight of last year). While credit to 'large' and 'medium' industries grew at an accelerated pace, 'micro and small' industries exhibited steady growth. Among major industries, credit to 'infrastructure', 'basic metal and metal products', 'all engineering', 'chemical and chemical products', 'food processing' and 'textiles' marked buoyant y-o-y growth.
- Credit to services sector registered a y-o-y growth of 28.3 per cent (9.9 per cent in the corresponding fortnight of the previous year), supported by buoyant growth in segments such as 'non-banking financial companies' (NBFCs), 'trade' 'commercial real estate', 'transport operators' and 'professional services'.

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).

- Credit to personal loans segment recorded a y-o-y growth of 17.3 per cent, as compared with 11.5 per cent a year ago. While credit growth in segments such as 'housing' and 'vehicle loans' remained resilient, 'advances against fixed deposits' accelerated. Growth in 'loans against gold jewellery' and 'education' decelerated compared to last year, albeit it remained strong.

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