प्रेस प्रकाशनी PRESS RELEASE

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August 31, 2026

Sectoral Deployment of Bank Credit – July 2026

Data on sectoral deployment of bank credit for the month of July 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 19.1 per cent as on the fortnight ended July 31, 2026, compared to 9.9 per cent during the corresponding fortnight of the previous year (*i.e.*, July 25, 2025).

Highlights of the sectoral deployment of bank credit as on the fortnight ended July 31, 2026, are given below:

- Credit to agriculture and allied activities registered a y-o-y growth of 17.0 per cent *vis-a-vis* 7.3 per cent in the corresponding fortnight of the previous year.
- Credit to industry recorded a y-o-y growth of 20.0 per cent (6.5 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', 'petroleum, coal products and nuclear fuels' and 'textiles' marked buoyant y-o-y growth.
- Credit to services sector registered a y-o-y growth of 22.9 per cent (10.2 per cent in the corresponding fortnight of the previous year), supported by accelerated growth in segments such as 'non-banking financial companies' (NBFCs), 'trade' and 'commercial real estate'.
- Credit to personal loans segment recorded a y-o-y growth of 16.2 per cent, as compared with 11.9 per cent a year ago. While segments such as 'housing' and 'vehicle loans' sustained double-digit growth, 'credit card outstanding' and 'loans against gold jewellery' decelerated.

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Ajit Prasad
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(Communications)

[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).