प्रेस प्रकाशनी PRESS RELEASE

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August 07, 2026

Sectoral Deployment of Credit by NBFC – June 2026

Data on sectoral deployment of credit by non-banking financial companies (NBFCs) for the month of June 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 14.4 per cent in June 2026 as compared to 11.1 per cent a year ago.

Highlights of the sectoral deployment of credit by NBFCs for the month ended June 30, 2026 are given below:

- Credit in agriculture and allied activities recorded a robust growth of 17.9 per cent (y-o-y) in June 2026 as against 5.1 per cent a year ago.
- Credit to industry grew by 6.7 per cent (y-o-y) in June 2026 as compared with 10.3 per cent in June 2025. Moderation in growth was primarily driven by subdued growth in infrastructure, a major constituent of the segment.
- Credit growth in services sector moderated to 17.6 per cent (y-o-y) in June 2026 as against 22.4 per cent a year ago. While credit in 'commercial real estate' marked buoyant expansion, credit growth in 'trade' and 'transport operators' segments witnessed moderation.
- Retail loans growth accelerated to 20.3 per cent (y-o-y) in June 2026 compared to 14.3 per cent a year ago. Within retail loans, 'housing', 'vehicle' and 'loans against gold jewellery' segments displayed robust credit growth.

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Press Release: 2026-2027/838

[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).