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May 29, 2026

Sectoral Deployment of Bank Credit – April 2026

Data on sectoral deployment of bank credit for the month of April 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 15.8 per cent as on the fortnight ended April 30, 2026, compared to 9.8 per cent during the corresponding fortnight of the previous year (*i.e.*, May 02, 2025).

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

- Credit to agriculture and allied activities registered a y-o-y growth of 13.7 per cent *vis-a-vis* 9.2 per cent in the corresponding fortnight of the previous year.
- Credit to industry recorded a y-o-y growth of 15.1 per cent (7.0 per cent in the corresponding fortnight of last year). While credit to 'Micro and Small' and 'Large' industries grew at accelerated pace, 'Medium' industries exhibited steady growth on y-o-y basis. Among major industries, outstanding credit to 'infrastructure', 'basic metal and metal product', 'all engineering', 'petroleum, coal products and nuclear fuels', and 'chemical and chemical products' marked higher y-o-y growth. However, 'construction', 'textiles' and 'rubber, plastic and their products' segments witnessed marginally subdued credit growth.
- Credit to services sector registered a growth rate of 18.6 per cent y-o-y (10.1 per cent in the corresponding fortnight of the previous year), supported by robust growth in segments such as 'non-banking financial companies' (NBFCs), 'commercial real estate', 'trade' and 'professional services'.
- Credit to personal loans segment recorded a y-o-y growth of 16.0 per cent, as compared with 11.9 per cent a year ago. While segments such as 'vehicle loans' and 'housing' sustained robust credit growth, 'credit card outstanding' moderated

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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).