



**भारतीय रिज़र्व बैंक
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संचार विभाग, केंद्रीय कार्यालय, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई - 400 001

Department of Communication, Central Office, Shahid Bhagat Singh Marg, Fort, Mumbai - 400 001 फोन/Phone: 022 - 2266 0502

September 30, 2026

Sectoral Deployment of Bank Credit – August 2026

Data on sectoral deployment of bank credit for the month of August 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 18.8 per cent as on the fortnight ended August 31, 2026, compared to 10.2 per cent during the corresponding fortnight of the previous year (*i.e.*, September 5, 2025).

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

- Credit to agriculture and allied activities registered a y-o-y growth of 17.2 per cent *vis-a-vis* 7.6 per cent in the corresponding fortnight of the previous year.
- Credit to industry recorded a y-o-y growth of 18.2 per cent (7.0 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 sustained steady expansion. Among major industries, credit to 'infrastructure', 'all engineering', 'basic metal and metal products', 'chemical and chemical products', 'food processing', 'textiles', 'construction' and 'petroleum, coal products and nuclear fuels' exhibited buoyant y-o-y growth.
- Credit to services sector registered a y-o-y growth of 24.3 per cent (10.3 per cent in the corresponding fortnight of the previous year), supported by robust growth in segments such as 'non-banking financial companies' (NBFCs), 'trade', 'professional services' and 'commercial real estate'.

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 16.9 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
Deputy General Manager
(Communications)