



## भारतीय रिज़र्व बैंक RESERVE BANK OF INDIA

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December 31, 2025

### Sectoral Deployment of Bank Credit – November 2025

Data on sectoral deployment of bank credit for the month<sup>1</sup> of November 2025, 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, are set out in [Statements I and II](#).

On a year-on-year (y-o-y) basis, non-food bank credit<sup>2</sup> grew<sup>3</sup> by 11.4 per cent as on the fortnight ended November 28, 2025, compared to 10.6 per cent during the corresponding fortnight of the previous year (i.e., November 29, 2024).

#### Highlights of the sectoral deployment of bank credit<sup>3</sup> as on the fortnight ended November 28, 2025, are given below:

- Credit to agriculture and allied activities registered a y-o-y growth of 8.7 per cent (15.3 per cent in the corresponding fortnight of the previous year).
- Credit to industry recorded a y-o-y growth of 9.6 per cent, compared with 8.3 per cent in the corresponding fortnight of last year. Credit to 'Micro and Small' and 'Medium' industries continued to exhibit double-digit expansion. Among major industries, outstanding credit to 'infrastructure', 'all engineering', 'textiles' and 'petroleum, coal products and nuclear fuels' registered buoyant y-o-y growth.
- Credit to services sector registered a growth rate of 11.7 per cent y-o-y (12.8 per cent in the corresponding fortnight of the previous year). Growth in segments such as 'non-banking financial companies' (NBFCs) and 'computer software' improved. Segments such as 'trade' and 'commercial real estate' also registered healthy growth, *albeit* with a marginal deceleration.
- Credit to personal loans segment recorded a y-o-y growth of 12.8 per cent, as compared with 13.4 per cent a year ago. While segments such as 'vehicle loans' and 'loans against gold jewellery' sustained steady credit growth, 'housing' and 'credit card outstanding' witnessed moderation.

Press Release: 2025-2026/1808

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<sup>1</sup> Data pertain to the last reporting Friday of the month, based on sector-wise and industry-wise bank credit (SIBC) return.

<sup>2</sup> Non-food credit data are based on Section-42 return for the last reporting Friday of the month, which covers all scheduled commercial banks (SCBs).

<sup>3</sup> Data include the impact of the merger of a non-bank with a bank.