



**भारतीय रिज़र्व बैंक**  
**RESERVE BANK OF INDIA**

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**Quarterly BSR-1: Outstanding Credit of Scheduled  
Commercial Banks – December 2021**

Today, the Reserve Bank released its web publication entitled ‘Quarterly Basic Statistical Returns (BSR)-1: Outstanding Credit of Scheduled Commercial Banks (SCBs), December 2021’ on its Database on Indian Economy (DBIE) portal (web-link: <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#!12>). It captures various characteristics of bank credit such as occupation/activity and organisational sector of the borrower, type of account and interest rates. Data reported by 89 SCBs (excluding Regional Rural Banks) are presented for bank groups, population groups and states<sup>1</sup>.

**Highlights:**

- Credit growth (Y-o-Y) continued to rise for the third successive quarter and stood at 8.1 per cent in December 2021 as compared with 5.4 per cent a year ago.
- Private sector banks led the credit expansion with 13.4 per cent growth (Y-o-Y) and accounted for nearly 43 per cent of total incremental loans during the latest quarter.
- After contracting for six successive quarters, annual growth (Y-o-Y) in bank credit to industrial sector turned positive in December 2021; personal loan segment continued to grow at robust pace and its share in total credit increased to 27.6 per cent from 25.6 per cent a year ago and 19.8 per cent five years ago.
- The recent trend of decline in credit to the private corporate sector reverted in the latest quarter; the share of borrowers with credit limit of over Rs. one crore increased to 53.7 per cent in total credit from 52.8 per cent in the previous quarter.
- The household sector<sup>2</sup> continued to maintain double digit credit growth; the share of individuals in total credit has been rising over the years and stood at 43.8 per cent in December 2021 from 41.5 per cent a year ago and 34.6 per cent five years ago.
- Growth in credit by metropolitan branches, which have major share in bank credit, accelerated to 6.0 per cent in December 2021 vis-à-vis 3.2 per cent in preceding quarter.

<sup>1</sup> Banking aggregates based on fortnightly Form-A Return (collected under Section 42(2) of the RBI Act, 1934) for the last reporting Friday of December 2021 were published earlier at our website (Home>Statistics>Data Release>Fortnightly>[Scheduled Bank's Statement of Position in India](#)) and disaggregated statistics on deposits and credit of SCBs for December 2021 were also released earlier (Home>Statistics>Data Release>Quarterly>[Quarterly Statistics on Deposits and Credit of SCBs](#)).

<sup>2</sup> Household sector includes individuals, proprietary concerns, Hindu undivided families (HUF) and partnership firms, among others.

- Weighted average lending rate (WALR) on outstanding credit at 9.14 per cent in December 2021 remained nearly unaltered from the previous quarter but it was 39 basis points lower than its level a year ago.

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