



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

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Website : [www.rbi.org.in](http://www.rbi.org.in)

ई-मेल/email: [helpdoc@rbi.org.in](mailto:helpdoc@rbi.org.in)

संचार विभाग, केंद्रीय कार्यालय, एस.बी.एस.मार्ग, मुंबई-400001

Department of Communication, Central Office, S.B.S.Marg, Mumbai-400001

फोन/Phone: 022- 22660502

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## RBI releases 'Quarterly BSR-1: Outstanding Credit of Scheduled Commercial Banks for March 2021'

Today, the Reserve Bank released its web publication entitled 'Quarterly Basic Statistical Returns (BSR)-1: Outstanding Credit of Scheduled Commercial Banks (SCBs), March 2021' on its Database on Indian Economy (DBIE) portal (web-link: <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#!12>). Based on granular account-level information, it presents various characteristics of bank credit such as occupation/activity and organisational sector of the borrower, type of account, and interest rates. Data covering 1,26,836 branches of 88 SCBs (excluding Regional Rural Banks) are presented for bank groups, population groups and states<sup>1</sup>.

### Highlights:

- Bank branches in urban, semi-urban and rural areas recorded double-digit credit growth (Y-o-Y) in March 2021 whereas metropolitan branches, which accounted for 63 per cent of bank credit, recorded 1.4 per cent growth in credit.
- Personal loans continued to grow at robust pace and recorded 13.5 per cent growth (Y-o-Y) in March 2021; industrial loan growth, on the other hand, remained negative during all quarters of 2020-21.
- Credit to household sector<sup>2</sup> rose by 10.9 per cent (Y-o-Y) and its share in total credit increased to 52.6 per cent in March 2021 from 49.8 per cent a year ago; growth in credit to the private corporate sector, however, declined for the sixth successive quarter and its share in total credit stood at 28.3 per cent.
- Working capital loans in the form of cash credit, overdraft and demand loans, which accounted for a third of total credit, contracted during 2020-21.
- Private sector banks recorded higher loan growth when compared to other bank groups: their share in total credit increased to 36.5 per cent in March 2021 from 35.4 per cent a year ago and 24.8 per cent five years ago.
- Weighted average lending rate (WALR) on outstanding credit has moderated by 91 basis points during 2020-21, including a decline of 21 basis points during Q4:2020-21.

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**(Yogesh Dayal)**  
Chief General Manager

<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 March 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 March 2021 were also released earlier (Home>Statistics>Data Release>Quarterly> [Quarterly Statistics on Deposits and Credit of SCBs](#)).

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