



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

वेबसाइट : www.rbi.org.in/hindi

Website : www.rbi.org.in

ई-मेल/email: 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 June 2020'

Today, the Reserve Bank released its web publication entitled 'Quarterly Basic Statistical Returns (BSR)-1: Outstanding Credit of Scheduled Commercial Banks (SCBs), June 2020' 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 covering 1,25,686 branches of 90 SCBs (excluding Regional Rural Banks) are presented for bank groups, population groups and states¹.

Highlights:

- Bank credit growth (Y-o-Y) decelerated for the sixth successive quarter and stood at 5.7 per cent in June 2020: the moderation was across all bank groups.
- Industrial credit contracted by 0.6 per cent (Y-o-Y) in June 2020 and its share in overall credit declined to 30.8 per cent from 32.8 per cent a year ago; credit to household sector, on the other hand, increased by 9.0 per cent (Y-o-Y) and its share in total credit rose to 50.2 per cent from 48.7 per cent a year ago.
- The weighted average lending rate (WALR) on outstanding credit declined by 25 basis points during the quarter ended June 2020 and by 55 basis points over the last one year.

Press Release: 2020-2021/483

Ajit Prasad
Director

¹ Aggregate data based on fortnightly Form-A Return (collected under Section 42(2) of the RBI Act 1934) for the last reporting Friday of June 2020 had been published earlier at our website (Home>Statistics>Data Release>Fortnightly>[Scheduled Bank's Statement of Position in India](#)) and aggregate level monthly Sectoral Deployment of Bank Credit data for June 2020 based on selected banks had also been published on our website (Home>Statistics>Data Release>Monthly> [Data on Sectoral Deployment of Bank Credit](#)).