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## Basic Statistical Return on Credit by Scheduled Commercial Banks in India - March 2020

Today, the Reserve Bank released the web publication 'Basic Statistical Return on Credit by Scheduled Commercial Banks (SCBs) in India – March 2020'<sup>1</sup> on its Database on Indian Economy (DBIE) portal (web-link: <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#!19>). The publication provides information on various characteristics of bank credit, based on data submitted by SCBs (including Regional Rural Banks) under the annual Basic Statistical Return (BSR)-1 system, which collects information on type of account, organisation, occupation/activity and category of the borrower, district and population group of the place of utilisation of credit, rate of interest, credit limit and amount outstanding<sup>2</sup>.

### Main Findings:

- Personal loans continued to record robust growth: their share in total credit has gradually increased to 24.0 per cent in March 2020 from 16.6 per cent five years ago.
- Credit to the industrial sector moderated further and its share in total credit declined to 30.6 per cent in March 2020 from 41.2 per cent in March 2015.
- All bank groups recorded moderation in credit growth during 2019-20 though private sector banks continued to lead the growth.
- With consistently high growth in retail lending, the share of household sector [which includes individuals, Hindu undivided family (HUF), proprietary and partnership firms, among others] in total credit increased substantially to 51.0 per cent in March 2020 from 41.8 per cent in March 2015.
- Among individuals, female borrowers held 34.2 per cent of the loan accounts in March 2020 as compared with their 21.1 per cent share five years ago; the share of female borrowers in total loan amount also increased to 22.0 per cent from 17.9 per cent over this period.

<sup>1</sup> The current publication includes data on credit; the detailed data on various dimensions of deposits in March 2020 were released earlier on October 14, 2020 (Path: Home>Statistics>Data Release>Annual> [Basic Statistical Return \(BSR\)2 – Deposits with Scheduled Commercial Banks \(SCBs\)](#)). The credit aggregates from the [quarterly BSR-1 for SCBs \(other than RRBs\)](#) are released on the RBI website separately since December 2014.

<sup>2</sup> Banking aggregates based on the fortnightly Form-A Return (collected under Section 42(2) of the Reserve Bank of India Act, 1934) for the last reporting Friday of March 2020 were published earlier at our website (Path: Home>Statistics>Data Release>Fortnightly>[Scheduled Bank's Statement of Position in India](#)) and disaggregated statistics on deposits and credit of SCBs for March 31, 2020 were also released earlier (Path: Home>Statistics>Data Release>Quarterly> [Quarterly Statistics on Deposits and Credit of SCBs](#)).

- The number of credit accounts with SCBs increased by 17.3 per cent (Y-o-Y) during 2019-20 and stood at 27.25 crore accounts in March 2020 reflecting increased penetration of bank lending.
- Though less than one-fifth of the branches of SCBs were in the metropolitan areas, they accounted for 63.5 per cent of sanctioned credit and 59.3 per cent of credit utilisation.
- Among states, credit utilisation was the highest in Maharashtra (23.9 per cent), followed by national capital territory (NCT) of Delhi (13.0 per cent) and Tamil Nadu (9.3 per cent).

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