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RESERVE BANK OF INDIA

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RBI releases 'Quarterly BSR-1: Outstanding Credit of Scheduled Commercial Banks for March 2020'

Today, the Reserve Bank released its web publication entitled '*Quarterly Basic Statistical Returns (BSR)-1: Outstanding Credit of Scheduled Commercial Banks (SCBs), March 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 population group (rural/semi-urban/urban/metropolitan), occupation/activity and organisational sector of the borrower, type of account and interest rates. Data covering 1,24,984 bank branches of SCBs (excluding Regional Rural Banks) are presented for bank groups, population groups and states¹.

Highlights:

- Bank credit growth (Y-o-Y) continued to decelerate across all population groups and stood at 6.3 per cent in March 2020; bank branches in rural areas, however, maintained double digit growth.
- The share of industrial credit in total bank credit declined to 31.5 per cent in March 2020 (33.1 per cent a year ago), as it recorded a meagre 0.9 per cent growth (Y-o-Y) in March 2020.
- Overall credit expansion has been supported by a robust growth in personal loans in the recent period: the share of individuals in total bank credit has increased to 40.1 per cent in March 2020 (37.4 per cent a year ago and 30.8 per cent five years ago) whereas that of the private corporate sector has declined. Within individuals, the share of female borrowers has been consistently on the rise.
- All bank groups recorded moderation in credit growth during 2019-20 though private sector banks continued to lead the growth.
- The overall weighted average lending rate (WALR) on outstanding credit declined by 17 basis points during the quarter ended March 2020.

Press Release: 2020-2021/60

(Yogesh Dayal)
Chief General Manager

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 March 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 March 2020 based on selected banks had also been published on our website (Home>Statistics>Data Release>Monthly> [Data on Sectoral Deployment of Bank Credit](#)).