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Basic Statistical Return on Credit by Scheduled Commercial Banks in India - March 2022

Today, the Reserve Bank released the web publication 'Basic Statistical Return on Credit by Scheduled Commercial Banks (SCBs) in India – March 2022'¹ 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 outstanding².

Main Findings:

- Bank branches in urban, semi-urban, and rural areas maintained double-digit annual (y-o-y) growth in credit in March 2022, whereas credit growth for metropolitan branches increased significantly to 9.2 per cent from 1.4 per cent in the previous year.
- Over the last five years, the credit shares of rural, semi-urban and urban branches have gone up at the cost of metropolitan branches of banks, which still accounted for nearly 60 per cent of total credit of SCBs in March 2022 (65.2 per cent five years ago).
- All the bank groups recorded robust credit growth during 2021-22.
- The declining share of public sector banks (PSBs) to total bank credit has continued: PSBs' share in total credit by SCBs stood at 54.8 per cent in March 2022 as compared with 65.8 per cent five years ago and 74.2 per cent ten years ago. On the other hand, the share of private sector banks nearly doubled to 36.9 per cent over the last ten years.
- Agriculture credit grew at 12.2 per cent (y-o-y) in March 2022; loans to industrial sector recorded 4.7 per cent growth in 2021-22 after witnessing a decline in the previous year.
- Over the last decade, the share of industrial loans in total credit has been gradually declining whereas, the share of personal loans has been increasing; both these sectors had nearly 27 per cent credit share each in March 2022.
- As credit demand from the retail segment has become more distinct in recent years, the portion of small-sized loans is also going up steadily. The share of

¹ The previous annual BSR-1 series results on credit by SCBs (including RRBs) for March 2021 were released on the RBI website on [October 08, 2021](#); the aggregates from [quarterly BSR-1 for SCBs \(other than RRBs\)](#) are being released regularly since December 2014.

² 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 2022 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, 2022 were also released earlier (Path: Home>Statistics>Data Release>Quarterly> [Quarterly Statistics on Deposits and Credit of SCBs](#)).

loans up to Rs. one crore has surged to nearly 48 per cent in March 2022 from around 39 per cent five years ago, whereas the share of loans above Rs. ten crore fell to nearly 40 per cent from around 49 per cent over the same period, notwithstanding the price effect on loan-size over time.

- The share of loans bearing less than 7.0 per cent interest rate rose to 23.6 per cent in March 2022 as compared to 15.1 per cent a year ago.
- Nearly 95 per cent of the loans were utilised in the states/union territories where they were sanctioned.
- Maharashtra (26.2 per cent), National capital territory (NCT) of Delhi (11.3 per cent), Tamil Nadu (9.2 per cent) and Karnataka (6.8 per cent) together accounted for over half of the credit extended by SCBs.

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