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RESERVE BANK OF INDIA

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**Quarterly BSR-1: Outstanding Credit of Scheduled
Commercial Banks - June 2021**

Today, the Reserve Bank released its web publication entitled '*Quarterly Basic Statistical Returns (BSR)-1: Outstanding Credit of Scheduled Commercial Banks (SCBs), June 2021*' 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 reported by 88 SCBs (excluding Regional Rural Banks) are presented for bank groups, population groups and states¹.

Highlights:

- Bank credit growth (y-o-y) edged up to 5.8 per cent in June 2021 from 5.1 per cent a quarter ago.
- Personal loans growth accelerated to 14.8 per cent on y-o-y basis after some moderation since the onset of the Covid-19 pandemic; its share in bank credit increased to 26.6 per cent in June 2021 (24.5 per cent a year ago and 18.9 per cent five years ago).
- Bank credit to the industrial sector continued to decline, resulted in further lowering of its share in total credit to 28.6 per cent (30.8 per cent a year ago and 40.7 per cent five years ago).
- Credit to individuals in the household sector² continued to rise and their share in total loans increased to 43.3 per cent from 34.2 per cent five years ago; female borrowers had nearly 22 per cent share in the amount of credit to individuals.
- Working capital loans (*viz.*, cash credit, overdraft and demand loans) accounted for a third of total credit and followed the seasonal contraction in first quarter of financial year; their annual growth (y-o-y), nevertheless, turned positive in the latest quarter.

¹ Banking aggregates based on fortnightly Form-A Return (collected under Section 42(2) of the RBI Act 1934) for the last reporting Friday of June 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 June 2021 were also released earlier (Home>Statistics>Data Release>Quarterly> [Quarterly Statistics on Deposits and Credit of SCBs](#)).

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

- Bank branches in urban, semi-urban and rural centres maintained double digit credit growth (y-o-y) in June 2021 but credit extended by metropolitan branches, which accounted for nearly 63 per cent of total credit, recorded low growth of 2.7 per cent.
- With their faster credit growth, private sector banks have increased their share in total credit to 36.6 per cent from 25.7 per cent five years ago, at the cost of public sector banks whose share declined from 69.0 per cent to 58.1 per cent over the same period.
- Weighted average lending rate (WALR) on outstanding credit stood at 9.25 per cent in June 2021, which reflected a moderation of 7 basis points (bps) during the latest quarter and 72 bps over the last one year.

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