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RESERVE BANK OF INDIA

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

Today, the Reserve Bank released its web publication entitled 'Quarterly Basic Statistical Returns (BSR)-1: Outstanding Credit of Scheduled Commercial Banks (SCBs), September 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 89 SCBs (excluding Regional Rural Banks) are presented for bank groups, population groups and states¹.

Highlights:

- Bank credit growth continued to be driven by growth in personal loans, which accounted for 27.4 per cent of total credit in September 2021 as compared with 25.0 per cent one year ago and 19.3 per cent five years ago.
- Industrial sector's demand for bank credit moderated during the COVID-19 pandemic; its share in outstanding credit declined to 28.0 per cent in September 2021 from 29.9 per cent a year ago.
- As private corporate sector's demand for bank credit continued to moderate and the credit share of the household sector² increased further, the share of borrowers with relatively small-sized loans (with credit limit up to Rs. one crore) increased to 47.2 per cent of total credit *vis-a-vis* 44.4 per cent one year ago and 37.1 per cent five years ago.
- The share of female individual borrowers in total credit stood at 9.8 per cent in terms of amount and 31.3 per cent in number of credit accounts in September 2021; their share in the incremental credit during the last one year (September 2021 over September 2020) stood higher at 20.5 per cent in loan amount and 44.8 per cent in terms of number of accounts.
- Private sector banks continued to lead the loan expansion and increased their share in total credit to 37.5 per cent in September 2021 from 35.9 per cent a year ago and 26.4 per cent five years ago.

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 September 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 September 2021 were also released earlier (Home>Statistics>Data Release>Quarterly>[Quarterly Statistics on Deposits and Credit of SCBs](#)).

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

- Weighted average lending rate (WALR) on outstanding credit declined by 10 basis points (bps) during the quarter ended September 2021 and by 61 bps over the last one year.

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