



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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## Quarterly BSR-1: Outstanding Credit of Scheduled Commercial Banks – June 2024

Today, the Reserve Bank released its web publication entitled 'Quarterly Basic Statistical Returns (BSR)-1: Outstanding Credit of Scheduled Commercial Banks (SCBs)<sup>1</sup> - June 2024<sup>2</sup>' on its 'Database on Indian Economy' portal (<https://data.rbi.org.in> Homepage > Publications). It captures various characteristics of bank credit such as occupation/activity and organisational sector of the borrower, type of account and interest rates based on account-level reporting<sup>3</sup>. Data reported by SCBs (excluding Regional Rural Banks) are presented for bank groups, population groups<sup>4</sup> and states.

### Highlights:

- Bank credit growth (y-o-y) slowed marginally to 15.0 per cent, net of merger, in June 2024 from 15.6 per cent in the previous year.
- The share of private corporate sector in total bank credit rose to 26.4 per cent (25.7 per cent a year ago) as loan growth accelerated in successive quarters.
- Individuals in the household sector accounted for 46.5 per cent of total credit; the share of female individuals has been rising gradually and stood at 10.9 per cent of total loans in June 2024 (10.3 per cent a year ago).
- Bank borrowings by public sector entities both on sequential (q-o-q) as well as annual (y-o-y) basis and their share in total credit declined to 13.5 per cent in June 2024 (16.4 per cent a year ago).
- Bank credit to industry is gradually accelerating though the pace of expansion remains below the headline credit growth.
- Metropolitan branches account for a bulk of bank loans; their share in total credit has, however, declined to 60.6 per cent in June 2024 from 62.0 per cent a year ago as urban and semi-urban branches recorded higher growth in bank loans.

<sup>1</sup> 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 2024 were published earlier at our website (Home>Statistics>Data Release>Fortnightly>[Scheduled Bank's Statement of Position in India](#)) and aggregate level monthly data on sectoral deployment of bank credit for June 2024, reported by select major banks, were also released on the website (Home>Statistics>Data Releases>Monthly> [Data on Sectoral Deployment of Bank Credit](#)).

<sup>2</sup> Reference date for BSR-1 is last day of the quarter. These data include the impact of merger of a non-bank with a bank with effect from July 1, 2023.

<sup>3</sup> Previous data release in the series, covering end-March 2024 position, was published on [June 4, 2024](#) on RBI website.

<sup>4</sup> Population group criteria used for BSR is based on population size of respective revenue centre, as per census 2011, where branches of SCBs are operating and classified as: a) 'Rural' (population less than 10,000), b) 'Semi-urban' (population of 10,000 to less than 1 lakh), c) 'Urban' (population of 1 lakh to less than 10 lakhs), d) 'Metropolitan' (population of 10 lakhs and above).

- The share of public sector banks in total credit continued to decline and stood at 53.1 per cent in June 2024 (55.8 per cent a year ago) with concomitant rise for private sector banks.
- The weighted average lending rate (WALR) increased marginally to 10.23 per cent in June 2024 from 10.18 per cent in previous quarter and 10.15 per cent a year ago.

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