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RESERVE BANK OF INDIA

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

Today, the Reserve Bank released its web publication entitled '*Quarterly Basic Statistical Returns (BSR)-1: Outstanding Credit of Scheduled Commercial Banks (SCBs), December 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 occupation/activity and organisational sector of the borrower, type of account, and interest rates. Data covering 1,26,862 branches of 88 SCBs (excluding Regional Rural Banks) are presented for bank groups, population groups and states¹.

Highlights:

- Personal loans, which accounted for one fourth of total bank credit, continued to record double-digit growth; industrial loans remained in contraction zone.
- Among the institutional sectors, growth in credit to the household sector² was sustained and its share in total credit increased to 52.3 per cent in December 2020 (50.3 per cent in December 2019).
- Private corporate sector recorded negative growth in bank credit (y-o-y) for the fifth successive quarter, reflecting tepid demand conditions; the share of private corporate sector in total credit declined to 28.5 per cent in December 2020 as compared with 31.4 per cent a year ago and 34.5 per cent two years ago.
- Weighted average lending rate (WALR) for outstanding credit declined by 87 basis points over the last one year, including 23 basis points easing during the latest quarter.

Press Release: 2020-2021/1327

(Yogesh Dayal)
Chief General Manager

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 December 2020 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 December 2020 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