



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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Quarterly BSR-1: Outstanding Credit of Scheduled Commercial Banks – September 2022

Today, the Reserve Bank released its web publication entitled '*Quarterly Basic Statistical Returns (BSR)-1: Outstanding Credit of Scheduled Commercial Banks (SCBs), September 2022*' 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 90 SCBs (excluding Regional Rural Banks) are presented for bank groups, population groups and states¹.

Highlights:

- Bank credit growth (y-o-y) accelerated further to 18.0 per cent in September 2022 as compared with 14.0 per cent a quarter ago and 5.8 per cent a year ago.
- Private sector banks continued to outpace public sector banks and have increased their share in total credit to 38.4 per cent in September 2022 from 37.5 a year ago and 29.6 per cent five years ago.
- Personal loans recorded 21.9 per cent growth (y-o-y) in September 2022; it accounted for one third of the total incremental credit during last one year.
- Credit growth momentum in the industrial sector continued for the fourth successive quarter and recorded double digit growth in September 2022.
- The share of individuals in the total credit reached an all-time high of 44.4 per cent in September 2022; female borrowers accounted for 22.6 per cent of borrowings by individuals.
- Annual growth in working capital loans by banks, which stood in contraction zone in March 2021, increased successively thereafter and stood at 16.5 per cent (y-o-y) in September 2022.
- The overall weighted average lending rate (WALR) on outstanding credit increased by 33 basis points (bps) during the quarter ended September 2022.

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Rupambara
Director (Communications)

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