



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

वेबसाइट : www.rbi.org.in/hindi

Website : www.rbi.org.in

ई-मेल/email : helpdoc@rbi.org.in



संचार विभाग, केंद्रीय कार्यालय, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई - 400 001

Department of Communication, Central Office, Shahid Bhagat Singh Marg, Fort, Mumbai - 400 001 फोन/Phone: 022 - 2266 0502

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

Today, the Reserve Bank released its web publication entitled 'Quarterly Basic Statistical Returns (BSR)-1: Outstanding Credit of Scheduled Commercial Banks (SCBs)¹ - September 2024²' 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 reporting³. Data reported by SCBs {excluding Regional Rural Banks (RRBs)} are presented for bank groups, population groups⁴ and states.

Highlights:

- Bank credit growth (y-o-y) moderated to 12.6 per cent in September 2024 from 15.3 per cent, net of merger, in March 2024; metropolitan branches of banks, which accounted for 60.6 per cent of loans, recorded lower growth of 11.6 per cent.
- Agriculture, industry, housing and personal (non-housing) loans had 11.5 per cent, 23.7 per cent, 16.5 per cent and 14.9 per cent shares, respectively, in credit by non-RRB SCBs; they recorded 13.2 per cent, 10.4 per cent, 13.2 per cent and 17.5 per cent growth (y-o-y), respectively.
- Credit to private corporate sector exceeded the headline credit growth and stood at 16.5 per cent (y-o-y) in September 2024; working capital loans accelerated to 15.3 per cent from 14.1 per cent a year ago.
- The share of female borrowers' loans to individuals has been rising gradually and it stood at 23.6 per cent in September 2024.

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 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 September 2024, reported by select major banks, were also released on the website (Home>Statistics>Data Releases>Monthly> [Data on Sectoral Deployment of Bank Credit](#)).

² Reference date for BSR-1 is last day of the quarter. The figures used for comparison pertaining to previous rounds include the impact of merger of a non-bank with a bank with effect from July 1, 2023.

³ Previous data release in the series, covering end-June 2024 position, was published on August 30, 2024, on RBI website.

⁴ 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).

- Public sector banks (PSBs) and private sector banks (PVBs) which have 53.2 per cent and 41.8 per cent shares, respectively, in credit by non-RRB SCBs, recorded 13.0 per cent and 11.9 per cent increase (y-o-y), respectively, in September 2024.

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Ajit Prasad
Deputy General Manager
(Communications)