



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, एस.बी.एस.मार्ग, मुंबई-400001

Department of Communication, Central Office, S.B.S.Marg, Mumbai-400001

फोन/Phone: 022- 22660502

January 31, 2020

Basic Statistical Return on Credit by Scheduled Commercial Banks in India¹ - March 2019

Today, the Reserve Bank released the web publication 'Basic Statistical Return on Credit by Scheduled Commercial Banks (SCBs) in India - March 2019'², on its Database on Indian Economy (DBIE) portal (web-link: <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#!19>). The publication provides information on various characteristics of bank credit, based on data submitted by SCBs (including Regional Rural Banks) collected through the annual Basic Statistical Return (BSR)-1, which collects information on type of account, organisation, occupation/activity and category of the borrower, district and population group of the place of utilisation of credit, rate of interest, credit limit and amount outstanding.

Main Findings:

- Personal loans recorded robust growth during 2018-19 and its share in total credit gradually increased to 21.6 per cent in March 2019 (16.6 per cent in March 2015).
- In recent years, the share of industrial sector in total bank credit consistently declined to 32.3 per cent in March 2019 from 41.2 per cent in March 2015.
- Among institutional categories, the household sector [which includes individuals, Hindu Undivided family (HUF), proprietary and partnership firms, among others] constituted the largest share in bank credit (48.8 per cent), followed by the private corporate sector (32.4 per cent).
- Among 'individuals' who availed credit from SCBs, the share of *females* has gradually increased to 21.0 per cent in March 2019 from 17.9 per cent in March 2015.
- Bank credit is concentrated in metropolitan areas, accounting for 64 per cent of sanctioned credit and 61 per cent of credit utilisation, despite having less than 20 per cent of the branches of SCBs.
- Growth of private sector banks (PVBs) was much higher than that of public sector banks (PSBs) both in terms of number of loan accounts and credit amount; PSBs accounted for 59.8 per cent of bank credit as compared with 32.5 per cent share of PVBs. The number of loan accounts of PVBs for the first time exceeded those of PSBs in March 2019.
- Among states, credit utilisation was the highest in Maharashtra (24.5 per cent), followed by national capital territory (NCT) of Delhi (13.3 per cent) and Tamil Nadu (9 per cent).

Press Release: 2019-2020/1845

Ajit Prasad
Director

¹ The current publication includes data on credit; the detailed data on various dimensions of deposits in March 2019 were released earlier on November 15, 2019 (Path: Home>Statistics>Data Release>Annual> [Basic Statistical Return \(BSR\)2 – Deposits with Scheduled Commercial Banks \(SCBs\)](#)). [Quarterly BSR-1 for SCBs \(other than RRBs\)](#) are released on the RBI website separately since December 2014.

² Banking aggregates based on the fortnightly Form-A Return (collected under Section 42(2) of the RBI Act 1934) for the last reporting Friday of March 2019 were published earlier at our website (Path: Home>Statistics>Data Release>Fortnightly>[Scheduled Bank's Statement of Position in India](#)) and disaggregated statistics on deposits and credit of SCBs for March 31, 2019 were also released at our website (Path: Home>Statistics>Data Release>Quarterly> [Quarterly Statistics on Deposits and Credit of SCBs](#)).