



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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

Today, the Reserve Bank released its web publication entitled 'Quarterly Basic Statistical Returns (BSR)-1: Outstanding Credit of Scheduled Commercial Banks (SCBs), December 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) stood at 16.8 per cent in December 2022 (8.1 per cent a year ago); all population groups (rural, semi-urban, urban and metropolitan) recorded double digit credit growth.
- Personal loans continued to lead the credit expansion and accounted for over a third of the incremental credit during the calendar year 2022.
- Growth (y-o-y) in credit to industry moderated to 9.2 per cent in December 2022 from 12.3 per cent a quarter ago.
- Working capital loan growth (y-o-y) accelerated to 16.6 per cent in December 2022 (5.1 per cent a year ago).
- The share of female borrowers in total credit to individuals stood at 22.7 per cent in December 2022.
- Private sector banks continued to outpace their public sector counterparts in credit growth and accounted for 38.4 per cent share in total credit in December 2022 (37.7 per cent a year ago and 30.0 per cent five years ago).
- The weighted average lending rate (WALR) on outstanding credit increased by 37 basis points (bps) during October-December 2022 and by 67 bps during January-December 2022 to 9.81 per cent in December 2022.

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