



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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

Today, the Reserve Bank released its web publication entitled '*Quarterly Basic Statistical Returns (BSR)-1: Outstanding Credit of Scheduled Commercial Banks (SCBs), March 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 89 SCBs (excluding Regional Rural Banks) are presented for bank groups, population groups and states<sup>1</sup>.

### Highlights:

- Bank credit growth (y-o-y), which stood at 5.1 per cent in March 2021 increased in successive quarters of 2021-22 to move to double-digits by March 2022.
- Credit to female borrowers, who had 22.5 per cent share in bank loans to individuals, increased by 13.9 per cent during 2021-22.
- Metropolitan branches led the credit expansion and accounted for 54.5 per cent of the incremental credit during 2021-22; lending by rural, semi-urban and urban bank branches also recorded double-digit annual growth.
- Personal loans segment continued to perform well and its share in total credit increased further to 27.7 per cent in March 2022 as compared with 26.3 per cent a year ago and 19.9 per cent five years ago.
- Credit growth (y-o-y) in industrial sector accelerated to 4.8 per cent in March 2022 as compared with 2.0 per cent in the previous quarter and negative growth for eight successive quarters before that.
- Growth in working capital loans accelerated in successive quarters of 2021-22 to reach 7.1 per cent in March 2022.
- Credit offtake by private corporate sector gathered pace and recorded 5.0 per cent growth (y-o-y) in March 2022 vis-à-vis 1.2 per cent in the previous quarter.
- Lending to the household sector<sup>2</sup> remained robust and its share in total credit stood at 53.8 per cent in March 2022.
- Weighted average lending rate (WALR) on outstanding credit declined by 42 basis points (bps) during 2021-22 and 24 bps during the quarter ended March 2022.

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**Rupambara**  
Director (Communications)

<sup>1</sup> Banking aggregates based on fortnightly Form-A Return (collected under Section 42(2) of the RBI Act, 1934) for the last reporting Friday of March 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 March 2022 were also released earlier (Home>Statistics>Data Release>Quarterly>[Quarterly Statistics on Deposits and Credit of SCBs](#)).

<sup>2</sup> Household sector includes individuals, proprietary concerns, Hindu undivided families (HUF) and partnership firms, among others.