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**Basic Statistical Return on Credit by Scheduled Commercial Banks in India -
March 2023**

Today, the Reserve Bank released the web publication 'Basic Statistical Return on Credit by Scheduled Commercial Banks (SCBs) in India – March 2023'¹ on its Database on Indian Economy (DBIE) portal (web-link: <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=BsrPublications>). The publication provides information on various characteristics of bank credit, based on data submitted by SCBs {including Regional Rural Banks (RRBs)} under the annual Basic Statistical Return (BSR) - 1 system, 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 outstanding².

Highlights:

- All population groups recorded substantially higher credit growth in 2022-23 when compared to that in the previous year.
- Annual growth in lending by metropolitan branches of banks accelerated to 15.2 per cent in 2022-23 from 9.2 per cent growth in the previous year and 1.4 per cent growth in 2020-21; rural, semi-urban and urban branches have recorded double digit growth in all these three years.
- Personal loans are growing at a robust pace in the recent years; their share in total bank credit has risen to 28.2 per cent in March 2023 from 21.3 per cent five years ago.
- Despite acceleration during 2022-23, industrial loan growth remained well below the growth in total credit; industry share in total bank credit has declined to 25.0 per cent in March 2023 from 34.7 per cent five years ago.

¹ The previous annual BSR-1 series results on credit by SCBs (including RRBs) for March 2022 were released on the RBI website on [September 28, 2022](#); the aggregates from [quarterly BSR-1 for SCBs \(other than RRBs\)](#) are being released regularly since December 2014. The summary results, which were being disseminated as a part of the regular data release on 'Quarterly Statistics on Deposits and Credit of SCBs' {compiled from the Basic Statistical Returns (BSR) – 7 reporting}, are now being generated from the BSR-1 (credit) and BSR-2 (deposit) returns; the BSR-7 return has been discontinued after December 2022, as a part of rationalisation.

² Banking aggregates based on the fortnightly Form-A Return (collected under Section 42(2) of the Reserve Bank of India Act, 1934) for the last reporting Friday of March 2023 were published earlier at our website (Path: Home>Statistics>Data Release>Fortnightly>[Scheduled Bank's Statement of Position in India](#)).

- Consistent with the monetary tightening measures during 2022-23, the share of loans bearing over 9 per cent interest rate rose to 56.1 per cent in March 2023 from 31.4 per cent a year ago.

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