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RESERVE BANK OF INDIA

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RBI releases 'Quarterly BSR-1: Outstanding Credit of Scheduled Commercial Banks for September 2020'

Today, the Reserve Bank released its web publication entitled '*Quarterly Basic Statistical Returns (BSR)-1: Outstanding Credit of Scheduled Commercial Banks (SCBs), September 2020*' 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 covering 1,26,580 branches of 89 SCBs (excluding Regional Rural Banks) are presented for bank groups, population groups and states¹.

Highlights:

- Bank credit growth (Y-o-Y) stood at 5.4 per cent in September 2020 as compared with 5.7 per cent growth a quarter ago.
- Credit growth for metropolitan branches, which have major share in bank credit, decelerated to 3.3 per cent (Y-o-Y) in September 2020 *vis-à-vis* 4.7 per cent in the previous quarter, whereas it improved for the bank branches in rural, semi-urban and urban areas.
- Personal loans, which accounted for one fourth of bank credit, continued to maintain double digit growth; industrial credit, on the other hand, contracted by 1.7 per cent (Y-o-Y) and its share in total credit stood at nearly 30 per cent in September 2020.
- Bank credit to private non-financial companies continue to contract (Y-o-Y) for the fourth successive quarter and stood at (-) 6.7 per cent in September 2020 reflecting tepid demand conditions.
- Weighted average lending rate (WALR) for outstanding credit declined by 21 basis points during July-September 2020.

Ajit Prasad
Director

Press Release: 2020-2021/875

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 2020 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 September 2020 were also released earlier (Home>Statistics>Data Release>Quarterly> [Quarterly Statistics on Deposits and Credit of SCBs](#)).