



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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

Today, the Reserve Bank released its web publication entitled 'Quarterly Basic Statistical Returns (BSR)-1: Outstanding Credit of Scheduled Commercial Banks (SCBs), June 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) continued on its upward trajectory and stood at 14.0 per cent in June 2022 as compared with 10.7 per cent a quarter ago and 5.8 per cent a year ago.
- Personal loans segment continued to lead the credit expansion and recorded 20.8 per cent growth (y-o-y) in June 2022.
- Bank credit to industry gained momentum and its y-o-y growth increased to 7.2 per cent in June 2022 from 4.8 per cent a quarter ago; working capital and term loans have also moved to double-digit growth trajectory.
- Share of individuals in total credit increased to 44.1 per cent in June 2022 from 43.7 per cent in the previous quarter; credit growth for female borrowers outpaced the growth in loans availed by male customers.
- Private sector banks continued to record higher credit growth than public sector banks. The share of private sector banks in total credit has increased to 38.0 per cent in June 2022 from 35.3 per cent in June 2020 and 22.2 per cent in June 2015; they accounted for 47.8 per cent of the incremental credit during the last one year (June 2022 over June 2021).
- All the regions and population groups recorded double-digit credit growth (y-o-y) in June 2022.
- After declining for ten successive quarters, weighted average lending rate (WALR) on outstanding credit increased by 21 basis points (bps) during Q1:2022-23: the increase was significant for personal loans (31 bps) and finance (36 bps).

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