


भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

वेबसाइट : www.rbi.org.in/hindi
 Website : www.rbi.org.in
 ई-मेल/email : helpdoc@rbi.org.in



संचार विभाग, केंद्रीय कार्यालय, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई-400001

Department of Communication, Central Office, Shahid Bhagat Singh Marg, Fort, Mumbai-400001 फोन/Phone: 022- 22660502

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Quarterly BSR-1: Outstanding Credit of Scheduled Commercial Banks – September 2023

Today, the Reserve Bank released its web publication entitled '*Quarterly Basic Statistical Returns (BSR)-1: Outstanding Credit of Scheduled Commercial Banks (SCBs) - September 2023*' on its Database on Indian Economy (DBIE) portal¹ (web-link: <https://dbieold.rbi.org.in/DBIE/dbie.rbi?site=BsrPublications#!12>). It captures various characteristics of bank credit such as occupation/activity and organisational sector of the borrower, type of account and interest rates based on account-level reporting². Data reported by 90 SCBs (excluding Regional Rural Banks) are presented for bank groups, population groups and states³.

Highlights:

- Bank credit growth (y-o-y) decelerated to 15.7 per cent, net of merger, in September 2023 (19.8 per cent, including the merger impact) from 18.0 per cent a year ago; rural and semi-urban branches of banks have, however, recorded accelerated credit growth.
- Loans to industry accounted for nearly one fourth of total bank credit; they increased by 8.6 per cent (y-o-y) in September 2023 (12.3 per cent a year ago); working capital loans growth has remained in double digits for the last six quarters.
- Bank lending to private corporate sector recorded robust growth and accelerated to 14.9 per cent (y-o-y) in September 2023 from 11.5 per cent a quarter ago and 14.7 per cent a year ago.
- The share of personal loans in bank credit has successively increased to over 30 per cent from 22 per cent share five years ago.
- The share of female borrowers in total bank credit as well as in loans to individuals has been rising in the recent period.
- Private sector banks continued to record faster credit growth when compared to public sector banks.

Press Release: 2023-2024/

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 September 2023 were published earlier at our website (Home>Statistics>Data Release>Fortnightly>[Scheduled Bank's Statement of Position in India](#)) and aggregate level monthly data on sectoral deployment of bank credit for September 2023, reported by select major banks, were also released on the website (Home>Statistics>Data Releases>Monthly> [Data on Sectoral Deployment of Bank Credit](#)).

² Previous data release in the series, covering end-June 2023 position, was published on [August 31, 2023](#) on RBI website.

³ Reference date for BSR-1 is last day of the quarter. These data include the impact of merger of a non-bank with a bank with effect from July 1, 2023.