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RESERVE BANK OF INDIA

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Quarterly BSR-1: Outstanding Credit of Scheduled Commercial Banks – December 2024

Today, the Reserve Bank released its web publication entitled 'Quarterly Basic Statistical Returns (BSR)-1: Outstanding Credit of Scheduled Commercial Banks (SCBs)¹ - December 2024²' on its 'Database on Indian Economy' portal (<https://data.rbi.org.in> Homepage > Publications). 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 reporting³. Data reported by SCBs {excluding Regional Rural Banks (RRBs)} are presented for bank groups, population groups⁴ and states.

Highlights:

- Bank credit growth (y-o-y) decelerated to 11.8 per cent in December 2024 from 12.6 per cent in September 2024; all population groups (viz., rural, semi-urban, urban and metropolitan branches of banks) maintained double digit growth, though with some moderation, which was experienced by both public sector and private sector banks.
- Personal loans, which have large share (31.5 per cent) in total credit, recorded moderation in annual growth to 13.7 per cent (15.2 per cent a quarter ago); credit to agriculture and industry sectors also recorded some tempering in the growth.
- Bank lending for trade, finance and professional/ other services accelerated during Q3:2024-25.
- Lending to public sector organisations accelerated to 5.4 per cent in December 2024 as compared with 0.3 per cent in the previous quarter; its share in total credit stood at 13.6 per cent.

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 December 2024 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 December 2024, reported by select major banks, were also released on the website (Home>Statistics>Data Releases>Monthly>[Data on Sectoral Deployment of Bank Credit](#)).

² Reference date for BSR-1 is last day of the quarter. The figures used for comparison pertaining to previous rounds include the impact of merger of a non-bank with a bank with effect from July 1, 2023.

³ Previous data release in the series, covering end-September 2024 position, was published on [November 26, 2024](#), on RBI website.

⁴ Population group criteria used for BSR is based on population size of respective revenue centre, as per census 2011, where branches of SCBs are operating and classified as: a) 'Rural' (population less than 10,000), b) 'Semi-urban' (population of 10,000 to less than 1 lakh), c) 'Urban' (population of 1 lakh to less than 10 lakhs), d) 'Metropolitan' (population of 10 lakhs and above).

- Nearly two per cent of the bank loans were in terms of bills purchased/ discounted.
- Bank charged 8 per cent to less than 10 per cent interest rate on over half of the loan amount and nearly 16 per cent of the loans were bearing less than 8 per cent interest rate; the remaining loans were bearing 10 per cent or above interest rate.

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