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RESERVE BANK OF INDIA**

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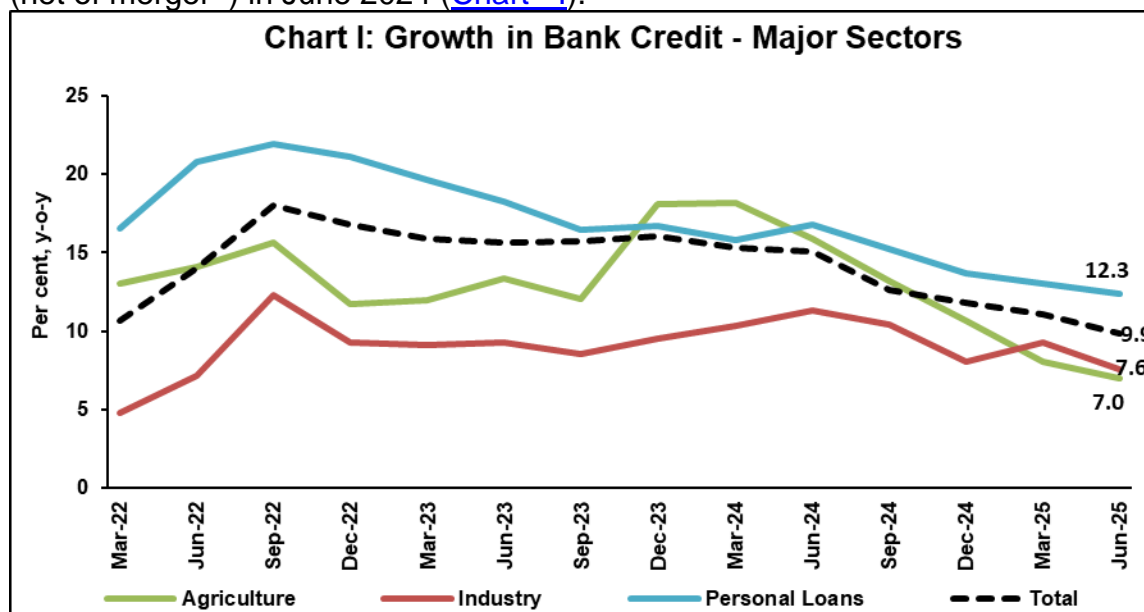
August 29, 2025

Quarterly Basic Statistical Return (BSR)-1 on Credit by Scheduled Commercial Banks – June 2025

Today, the Reserve Bank released its web publication entitled 'Quarterly Basic Statistical Return (BSR)-1 on Credit by Scheduled Commercial Banks (SCBs)¹ June 2025² 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 reporting. Data reported by SCBs {excluding Regional Rural Banks (RRBs)} are presented for bank groups, population groups³ and states.

Highlights:

- Bank credit growth (y-o-y) decelerated to 9.9 per cent in June 2025 from 15.0 per cent (net of merger⁴) in June 2024 ([Chart - I](#)).



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 June 2025 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 June 2025, 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. Previous data release in the series, covering end-March 2025 position, was published on [May 30, 2025](#), on RBI website.

³ 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

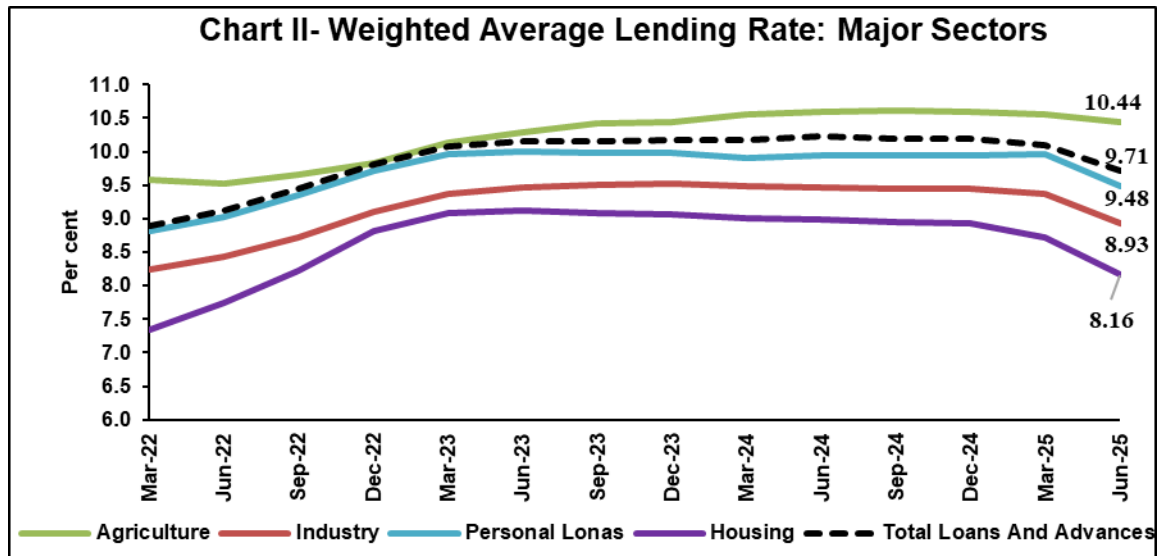
10,000 to less than 1 lakh), c) 'Urban' (population of 1 lakh to less than 10 lakhs), d) 'Metropolitan' (population of 10 lakhs

and above).

⁴ For comparison purpose, growth figures from period September 2023 to June 2024 are calculated by adjusting merger of

a non-bank with bank.

- The share of loans bearing interest rates below 9 per cent increased to 54.1 per cent in June 2025, from 43.2 per cent in the previous year, with easing of policy rates.
- In line with monetary policy actions, the weighted average lending rate (WALR) on outstanding credit declined by 39 basis points (bps) during April–June 2025, with reductions observed across all major sectors ([Chart -II](#)).



- Personal loans continued to grow faster than overall credit, gradually increasing their share to 32.0 per cent of total credit by June 2025; within personal loans, housing loans accounted for more than the half.
- Industrial credit growth (y-o-y) declined to 7.6 per cent in June 2025 from 11.3 per cent a year ago; its share in total credit declined marginally to 23.3 per cent in Q1: 2025-26 from 23.8 per cent a year ago (Chart -I).
- Credit growth (y-o-y) for public sector organisations maintained its upward trajectory in Q1:2025-26, rising to 11.3 per cent in June 2025, a significant turnaround from (-)1.7 per cent a year ago; their share in total credit stood at 13.7 per cent.
- The share of individuals in total credit rose to 47.2 per cent in June 2025, up from 46.5 per cent in June 2024. Growth in credit to female borrowers continued to outpace that of male, lifting women's share within credit to individuals to 23.7 per cent from 23.4 per cent in June 2024.
- Metropolitan branches accounted for the majority of bank loans; however, their share in total credit moderated to 59.7 per cent in June 2025 from 60.6 per cent a year ago, as rural, semi-urban and urban branches recorded higher growth in bank lending.
- Public sector banks recorded higher credit growth (y-o-y) (11.0 per cent) than private sector banks (8.3 per cent) and foreign banks (8.0 per cent) in June 2025, sustaining their leading position of 53.7 per cent in total credit.