



भारतीय रिज़र्व बैंक RESERVE BANK OF INDIA

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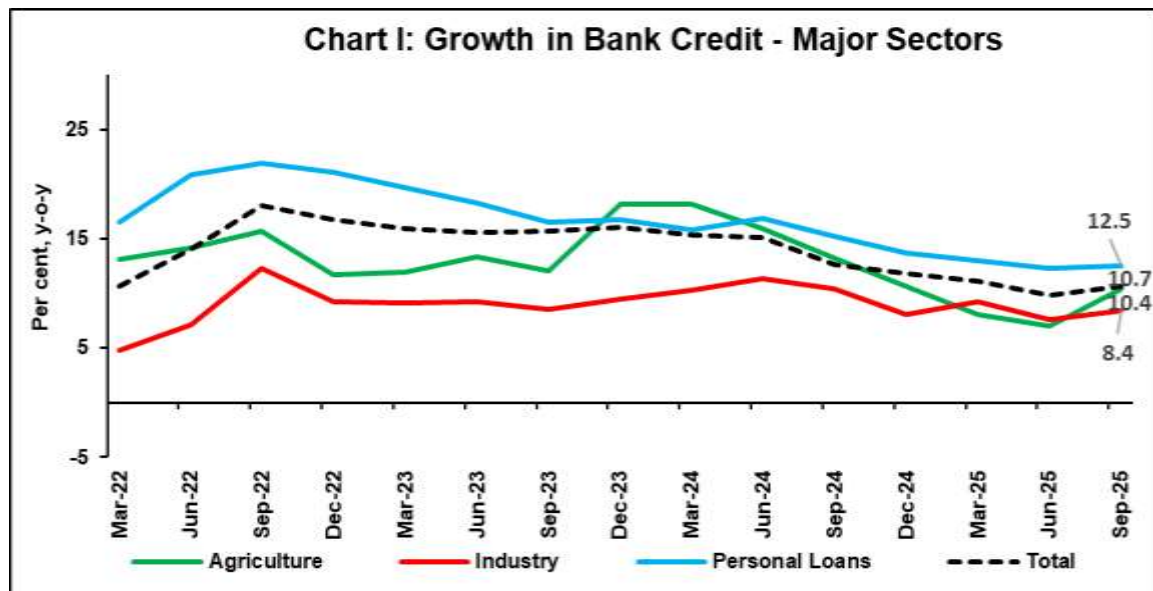
November 28, 2025

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

Today, the Reserve Bank released its web publication entitled 'Quarterly Basic Statistical Return (BSR)-1 on Credit by Scheduled Commercial Banks (SCBs) ¹- September 2025 ² on its 'Database on Indian Economy' portal (<https://data.rbi.org.in> >Homepage > Publications). It captures various classificatory characteristics of bank credit such as occupation/activity/organisational sector of the borrower, types of accounts and their interest rates based on account-level reporting. Data reported by SCBs {excluding Regional Rural Banks (RRBs)} are presented across bank groups, population groups ³

Highlights:

- Bank credit growth (y-o-y) improved to 10.7 per cent in September 2025 from 9.9 per cent in June 2025 ([Chart - I⁴](#)).



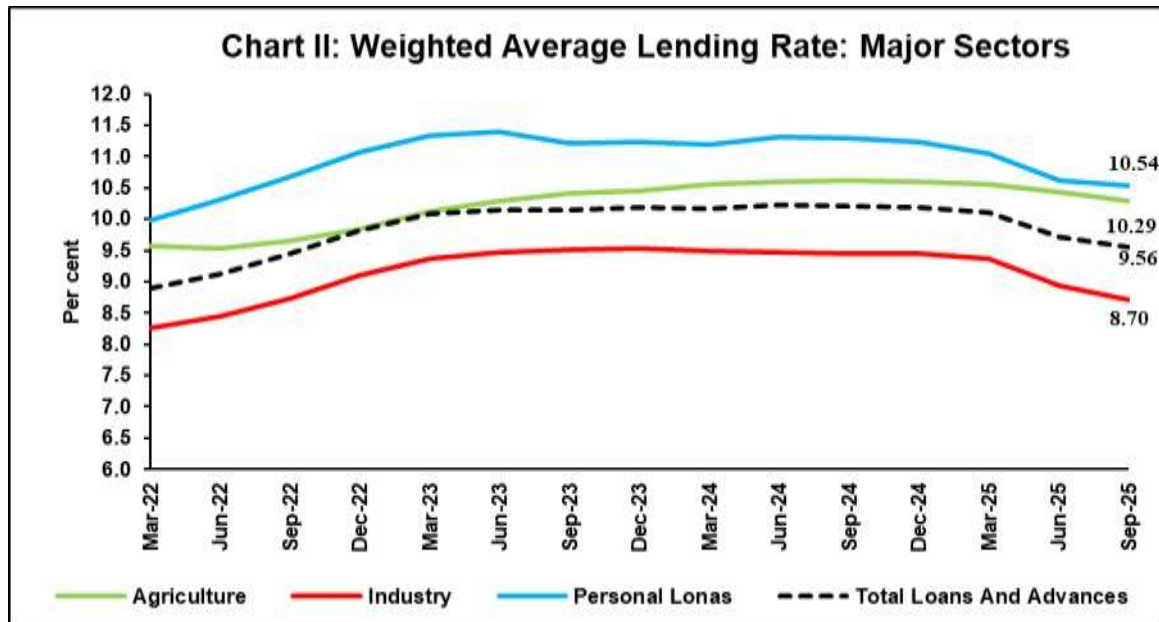
¹ Banking aggregates based on fortnightly Form-A Return (collected under Section 42(2) of the RBI Act, 1934) for the last reporting Friday of September 2025 were published earlier at our website (Home>Statistics>Data Release>Fortnightly>[Scheduled Bank's Statement of Position in India](#)) and aggregate level monthly data on sectoral deployment of bank credit for September 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-June 2025 position, was published on [August 29, 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 weighted average lending rate (WALR) on outstanding credit exhibited a notable decline of 64 basis points (bps) from 10.20 per cent in September 2024 to 9.56 per cent in September 2025 ([Chart-II](#)). Among major loan categories, housing loans witnessed a decline of 92 bps in WALR during the same period.



- Private sector banks' credit growth remained lower than that of public sector banks since September 2024, resulting in marginal increase in the share of later to 53.9 per cent in September 2025 from 53.2 per cent in September 2024.
- Personal loans grew (y-o-y) by 12.5 per cent in September 2025, higher than overall credit growth. All major categories of personal loans viz., housing, education, vehicle, and other personal loans, however, witnessed moderation in growth when compared to the previous year.
- Consistent with overall decline in credit growth compared to the previous year, credit growth in agriculture decelerated to 10.4 per cent in September 2025 from 13.2 per cent in September 2024; similar trend in industrial sector has also been observed as its growth declined to 8.4 per cent from 10.4 per cent during the same period.
- The household sector's⁵ share in total credit increased to 58.5 per cent in September 2025 from 57.4 per cent a year ago. Credit to individuals grew by 12.3 per cent in the said period and the same for other household segments expanded by 14.9 per cent.
- The private corporate sector accounted for one-fourth of total credit, with annual growth increased to 9.0 per cent in September 2025 from 7.9 per cent in the last quarter.

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⁵ Household sector includes individuals, proprietary concerns, Hindu undivided families (HUF) and partnership firms, among others.