



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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**Annual Basic Statistical Return (BSR)-1 on Credit by Scheduled Commercial Banks –
March 2026**

Today, the Reserve Bank released the web publication 'Annual Basic Statistical Return (BSR)-1 on Credit by Scheduled Commercial Banks – March 2026'¹ on its 'Database on Indian Economy' (DBIE) portal² (<https://data.rbi.org.in> Homepage > Publications). The publication provides information on various characteristics of outstanding bank credit in India, based on data submitted by SCBs {including Regional Rural Banks (RRBs)} under the annual 'Basic Statistical Return (BSR) – 1' system, which collects information on type of account, organisation, occupation/activity and category of the borrower, district and population group³ of the place of utilisation of credit, rate of interest, credit limit and amount outstanding. Further, a new data series presenting district level gender wise information on outstanding credit to individuals is included in the publication from this round.

Highlights:

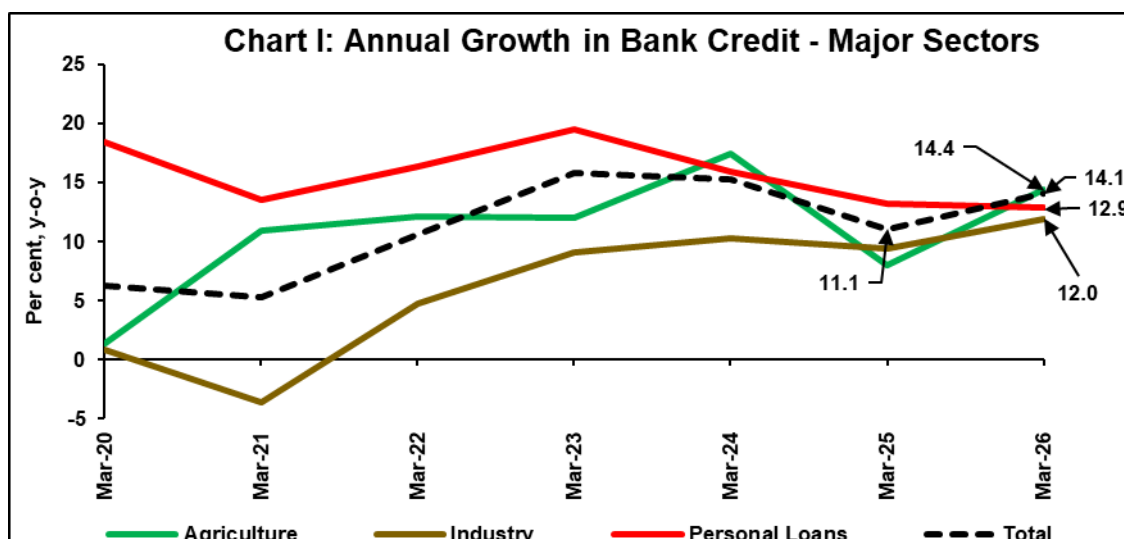
- Bank credit growth⁴ (y-o-y) increased to 14.1 per cent as on end-March 2026 from 11.1 per cent a year ago (Chart I).

¹ The previous annual BSR-1 series results on credit by SCBs (including RRBs) for March 2025 were released on the RBI website on May 30, 2025; the aggregates from [quarterly BSR-1 for SCBs \(other than RRBs\)](https://data.rbi.org.in) are being released regularly since December 2014. Accordingly, quarterly publication for March 2026 is also released (web-link: - <https://data.rbi.org.in> >Homepage > Publications>Basic Statistical Return (BSR)-1 - (Quarterly) - Outstanding Credit of Scheduled Commercial Banks) along with the annual BSR-1 March 2026.

² Banking aggregates based on fortnightly Form-A Return (collected under Section 42(2) of the RBI Act, 1934) as on end-March 2026 were published earlier at our website (<https://data.rbi.org.in>>Home>Statistics>Data Release>Fortnightly>[Scheduled Bank's Statement of Position in India](https://data.rbi.org.in)) and aggregate level monthly data on sectoral deployment of bank credit for March 2026, reported by select major banks, were also released on the website (Home>Statistics>Data Releases>Monthly> [Data on Sectoral Deployment of Bank Credit](https://data.rbi.org.in)).

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 Reference date for BSR-1 is last day of the quarter. The growth figures used for comparison pertaining to March 2024 are adjusted of impact of merger of a non-bank with a bank with effect from July 1, 2023.



- In line with the monetary policy actions during FY 2025-26, the share of loans bearing interest rates of less than 9 per cent increased to 64.2 per cent as on end-March 2026 from 43.9 per cent a year ago.
- Credit growth (y-o-y) across all population groups, viz., rural, semi-urban, urban and metropolitan, exhibited sustained expansion, maintaining double-digit growth as on end-March 2026. The respective shares of lending by rural, semi-urban, urban and metropolitan bank branches stood at 9.4 per cent, 14.5 per cent, 17.9 per cent and 58.2 per cent.
- Private sector banks witnessed increase in credit growth (y-o-y) to 12.3 per cent as on end-March 2026 from 9.5 per cent a year earlier. While their counterpart public sector banks recorded higher credit growth than headline credit growth. Small finance banks continued to sustain higher credit growth, expanding their total credit share to 1.6 per cent from 1.0 per cent in March 2021.
- Personal loans⁵ growth (y-o-y) moderated to 12.9 per cent as on end-March 2026, falling below overall credit growth after consistently outpacing it over the past several years (Chart I). The share of personal loans within total credit remained significant and stood at 30.7 per cent.
- Loans to private corporate sector accounted for more than one fourth of total bank credit and grew (y-o-y) by 15.5 per cent as on end-March 2026 from 11.9 per cent a year ago.
- Credit growth (y-o-y) in the agriculture and industrial sectors increased to 14.4 per cent and 12.0 per cent, respectively, as on end-March 2026 from 8.1 per cent and 9.4 per cent a year ago. Their shares in total bank credit stood at 12.9 per cent and 22.4 per cent, respectively, as on end-March 2026.

⁵ Personal loans include housing, education, vehicle, personal credit cards, consumer durables and other personal loans.

- Borrowings by the household sector increased by 14.3 per cent (y-o-y) as on end-March 2026. The sector's share in total bank credit stood at 58.6 per cent and accounted for about three fifths of the incremental credit during FY 2025-26.
- The share of individuals in total bank credit remained at 47.8 per cent as on end-March 2026. Within this segment, the share of female borrowers stood at 24.7 per cent, marginally up from 23.8 per cent a year ago.
- The share of term loans⁶ in total bank credit stood at 62.8 per cent as on end-March 2026. Within term loans, the share of loans bearing interest rates of less than 10 per cent stood at 80.2 per cent.

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⁶ Term loans include medium-term loans (loans and advances granted for a period of above 1 year and up to and inclusive of 3 years) and long-term loans (loans and advances for a period of above 3 years).