प्रेस प्रकाशनी PRESS RELEASE

भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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August 31, 2026

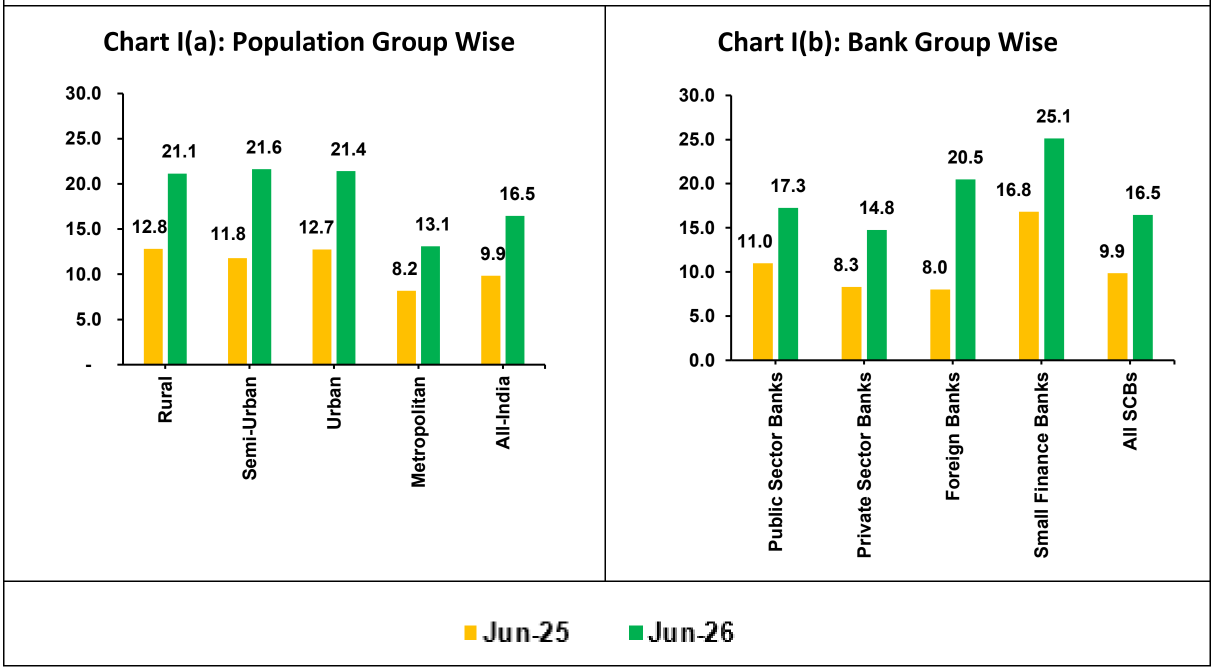
Quarterly Basic Statistical Return (BSR)-1 on Credit by Scheduled Commercial Banks – June 2026

Today, the Reserve Bank released its web publication entitled 'Quarterly Basic Statistical Return (BSR)-1 on Credit by Scheduled Commercial Banks (SCBs)[1]- June 2026'[2] on its 'Database on Indian Economy' portal (https://data.rbi.org.in >Homepage > Publications). It captures various classificatory characteristics of outstanding 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] and States.

Highlights:

- Bank credit growth (y-o-y) accelerated to 16.5 per cent as at end-June 2026 from 9.9 per cent a year ago (Chart - I). Credit acceleration was broad based across all population groups and bank groups.

Chart I: Outstanding Credit Growth (y-o-y, per cent)



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[1] Banking aggregates based on fortnightly Form-A Return (collected under Section 42(2) of the RBI Act, 1934) for the end June 2026 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 2026, 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 2026 position, was published on May 29, 2026, 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).

- Bank borrowings by the private corporate sector accelerated to 21.1 per cent at end-June 2026, marked up from 7.9 per cent in the previous year. The credit to public and household sectors also recorded robust growth of 14.6 per cent and 15.2 per cent, respectively, in June 2026.
- Bank credit to female individual borrowers expanded by 19.7 per cent in June 2026 as compared to 12.9 per cent in June 2025.
- Term loans, which comprised 64.1 per cent of total bank credit, grew by 15.4 per cent in June 2026 as compared to 8.3 per cent a year ago. In tandem, growth in working capital loans improved to 18.0 per cent from 13.4 per cent over the same period.
- Credit growth remained broad based across major sectors; credit to trade (18.1 per cent) and finance (22.4 per cent) expanded with a pace higher than that of the total credit. Credit to agriculture (15.1 per cent), industry (15.5 per cent) and personal loans (12.7 per cent) also registered acceleration.
- The share of loans bearing interest rate below 9 per cent increased to nearly two-thirds in June 2026, from 54.1 per cent in June 2025.
- The weighted average lending rate (WALR) on outstanding credit eased by 45 basis points to 9.26 per cent in June 2026 from 9.71 per cent a year ago.

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