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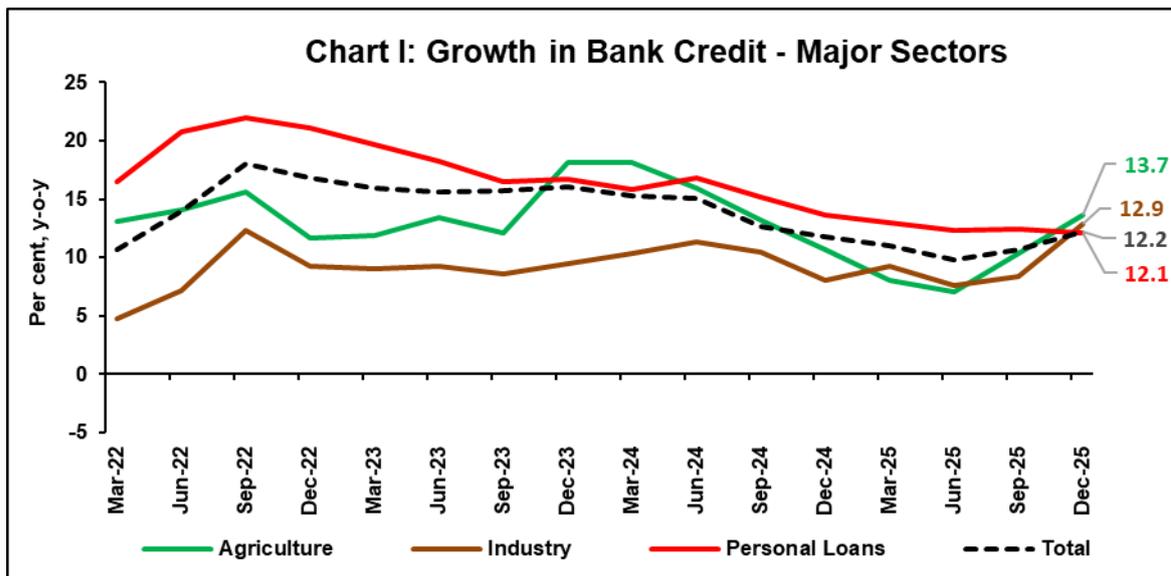
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## Quarterly Basic Statistical Return (BSR)-1 on Credit by Scheduled Commercial Banks – December 2025

Today, the Reserve Bank released its web publication entitled 'Quarterly Basic Statistical Return (BSR)-1 on Credit by Scheduled Commercial Banks (SCBs)<sup>1</sup> - December 2025<sup>2</sup> 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<sup>3</sup> and States.

### Highlights:

- Bank credit growth (y-o-y) improved marginally to 12.2 per cent in December 2025 from 11.8 per cent in December 2024 (Chart - I<sup>4</sup>).



<sup>1</sup> Banking aggregates based on fortnightly Form-A Return (collected under Section 42(2) of the RBI Act, 1934) for the end December 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 December 2025, reported by select major banks, were also released on the website (Home>Statistics>Data Releases>Monthly> [Data on Sectoral Deployment of Bank Credit](#)).

<sup>2</sup> Reference date for BSR-1 is last day of the quarter. Previous data release in the series, covering end-September 2025 position, was published on [November 28, 2025](#), on RBI website.

<sup>3</sup> 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).

<sup>4</sup> For comparison purpose, growth figures from period September 2023 to June 2024 are calculated by adjusting merger of a non-bank with bank.

- Bank branches located in rural, semi-urban and urban centres recorded higher credit growth than metropolitan branches, with their combined share in total credit increased to 40.4 per cent in December 2025 from 36.9 per cent in December 2020. Since December 2024, credit growth in metropolitan branches has remained lower than branches in other population groups.
- Public sector banks (PSBs) recorded credit growth of 14.1 per cent (y-o-y) for December 2025, exceeding the overall bank credit growth. Credit growth in PSBs has consistently outpaced that of private sector banks (PVBs) in last five quarters.
- The weighted average lending rate (WALR) on outstanding credit continued to ease across major sectors since December 2024 and stood at 9.35 per cent as on December 2025 (10.19 per cent on December 2024), in which the WALR on personal loans softened the most, followed by industry.
- Following the easing of policy rates, the share of loans bearing interest rate 'below 9 per cent' increased from 42.2 per cent in December 2024 to 62.4 per cent on December 2025, reflecting a shift in the interest rate distribution of bank credit.
- Credit growth accelerated in agriculture, industry and trade sectors for December 2025 relative to December 2024. In contrast, transport operators, personal loans and professional services sectors recorded a moderation in credit growth during the same period.
- Personal loans' growth decelerated to 12.1 per cent for December 2025 from 13.7 per cent in December 2024, converging with overall bank credit growth after a sustained period of outpacing it.
- Credit to private corporate sector improved to 9.6 per cent (y-o-y) in December 2025 from 9.0 per cent in September 2025 and 7.9 per cent in June 2025.

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