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RBI releases 'Quarterly BSR-1: Outstanding Credit of Scheduled Commercial Banks, December 2014'

The Reserve Bank of India today released the web publication 'Quarterly BSR-1: Outstanding Credit of Scheduled Commercial Banks (SCBs), December 2014'. This is the very first release of quarterly data on Basic Statistical Return (BSR) -1. Under BSR-1, information on occupation/activity and organisational sector of the borrower, type of account, interest rate, credit limit and amount outstanding are collected for each loan account. Such information is aggregated at the bank group, population group and state level using locational parameters of the reporting bank offices.

This web publication contains comprehensive data on gross bank credit of SCBs (other than RRBs), as on December 31, 2014 along with comparable data as on March 31, 2014, released earlier in the publication 'Basic Statistical Returns of Scheduled Commercial Banks in India', [Volume-43, March 2014](#). The data can be accessed at <http://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#!12> through the website: Database on Indian Economy (DBIE) (<http://dbie.rbi.org.in>).

The Reserve Bank has been collecting granular level credit data from SCBs on an annual basis through BSR-1 survey. In order to use these data for policy purposes, the frequency of the survey was changed to quarterly for all SCBs, other than regional rural banks, on an experimental basis. The data is now being released in public domain.

Highlights emerging from the data are given below.

- Gross outstanding credit of scheduled commercial banks (excluding regional rural banks) as at end December 2014 amounted to ₹ 63,519 billion registering an increase of 3.7 per cent during the first nine months of the financial year 2014-15.
- The number of borrowal accounts also increased by 3.7 per cent to 122 million in December 2014 from 117 million in March 2014.
- Rural and Semi-urban centres registered higher growth in credit during the nine months from March 2014 to December 2014 at 9.8 per cent and 8.5 per cent, respectively as compared with lower growth observed in Urban and Metropolitan centres at 4.3 per cent and 2.3 per cent, respectively.
- Small borrowal accounts each with credit limit up to ₹ 0.2 million, constituting three-fourth of total number of borrowal accounts, had a share of 7.3 per cent in total outstanding credit in December 2014.

- The share of credit to 'Agriculture' sector in the gross bank credit decreased to 11.4 per cent in December 2014 from 12.0 per cent in March 2014, whereas for 'Industry' sector the share increased marginally to 43.0 per cent from 42.7 per cent.
- The share of 'Personal Housing Loans' increased to 9.4 per cent in December 2014 from 8.5 per cent in March 2014.
- The weighted average interest rate of all loans and advances declined to 11.85 per cent as at the end of December 2014 from 12.04 per cent as at end March 2014.

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