



**भारतीय रिज़र्व बैंक**

**RESERVE BANK OF INDIA**

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November 22, 2016

## **RBI releases 'Quarterly BSR-1: Outstanding Credit of Scheduled Commercial Banks for June 2016'**

The Reserve Bank of India today released its web publication 'Quarterly BSR-1: Outstanding Credit of Scheduled Commercial Banks (SCBs), June 2016'. The BSR-1 survey aims to get information regarding spatial distribution of banks credit based on the details, such as, occupation/activity and organisational sector of the borrower, type of account, interest rate, credit limit and amount outstanding collected from the SCBs (excluding Regional Rural Banks (RRBs)). Such information is aggregated at the level of bank group, population group and state using locational parameters of the reporting bank offices.

The publication is based on data collected through quarterly BSR-1 survey as on June 30, 2016 and covers 1,09,764 offices of 91 SCBs (excluding RRBs).

The publication contains comprehensive quarterly data on gross bank credit of SCBs (other than RRBs) since December 31, 2014. The data can be accessed at <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#112>

### **Highlights:**

- The survey responses shows that the bank credit registered a sluggish growth (y-o-y) of 8.6 per cent in June 2016 although the credit growth in private sector banks was relatively higher. Interestingly, credit growth in rural and semi-urban areas continued to grow at a faster pace than urban and metropolitan areas.
- Credit to industry continued to grow, albeit at a slower pace of 5.2 per cent. Its share in total credit increased to 41.6 per cent in June 2016 from 40.4 per cent in March 2016.
- Retail focus of banking sector helped the share of personal loans in total credit of SCBs to increase to 19.3 per cent in June 2016 from 17.9 per cent in March 2016. The growth was mainly in the category of housing loans.
- The Weighted Average Lending Rate (WALR) came down to 11.28 per cent in June 2016 from 11.34 per cent in March 2016. The WALR has declined by 41 bps Since June 2015. The reduction is seen mainly in loans and advances categorised as 'Professional other services' (64 bps), 'Industry' (52 bps), 'Housing' (51 bps) and 'Personal loans' (37 bps).