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RESERVE BANK OF INDIA

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RBI releases 'Quarterly BSR-1: Outstanding Credit of Scheduled Commercial Banks for June 2019'

Today, the Reserve Bank released its web publication entitled '*Quarterly Basic Statistical Returns (BSR)-1: Outstanding Credit of Scheduled Commercial Banks (SCBs), June 2019*', along with quarterly data for March 2019, on its Database on Indian Economy (DBIE) portal (web-link: <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#!12>). It captures various characteristics of bank credit such as occupation/activity and organisational sector of the borrower, type of account, and interest rates. Data covering 1,21,644 branches of 94 SCBs (excluding Regional Rural Banks) are presented for bank groups, population groups and states¹.

Highlights:

- Industrial credit moderated due to tepid demand but credit to the household sector continued to grow at a robust pace and its share in total credit increased.
- Private sector banks expanded credit at a pace higher than public sector banks in June 2019.
- Growth in credit by metropolitan branches was lower *vis-a-vis* bank branches in other areas. Accordingly, the share of metropolitan branches in total credit declined modestly between March-2019 and June-2019.
- Working capital loans in the form of cash credit, overdraft and demand loans accounted for 36.8 per cent of outstanding credit in June-2019.

Press Release: 2019-2020/1478

Ajit Prasad
Director

¹ Aggregate data based on fortnightly Form-A Return (collected under Section 42(2) of the RBI Act 1934) for the last reporting Friday of June 2019 had been published earlier at our website (Home>Statistics>Data Release>Fortnightly>Scheduled Bank's Statement of Position in India) and aggregate level monthly Sectoral Deployment of Bank Credit data for June 2019 based on selected banks had also been published on our website (Home>Statistics>Data Release>Monthly> Data on Sectoral Deployment of Bank Credit).