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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 2017'

Today, the Reserve Bank released the web publication entitled '*Quarterly Basic Statistical Returns (BSR)-1: Outstanding Credit of Scheduled Commercial Banks (SCBs), June 2017*', along with quarterly data for March 2017. SCBs other than the regional rural banks (RRBs) submit loan-account level data under BSR-1 on a quarterly basis while the RRBs report these data annually (end-March position). BSR-1 captures various characteristics of bank credit such as occupation/activity and organisational sector of the borrower, type of account, and interest rates. Data are presented at bank group, population group, state and district levels.

The BSR-1 data for June 2017 covered 1,14,790 offices (1,13,755 offices were covered in the previous quarter) of 86 SCBs (excl. RRBs & SFBs). Quarterly data on outstanding gross bank credit of SCBs since December 2014 are available in the '*Database on Indian Economy*' at the web-link: <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#!12>.

As five associate banks of the State Bank of India (SBI) and the Bharatiya Mahila Bank have merged with SBI w.e.f. April 1, 2017, the bank group 'Public Sector Banks' includes the merged entity SBI and the nationalised banks (including IDBI Bank Ltd.) for the subsequent period.

Highlights:

- Total credit by SCBs witnessed a seasonal moderation in the first quarter of 2017-18 on a sequential basis mainly due to tepid demand for large-sized loans; although all size-classes of loans above ₹ 40 million recorded decline during the quarter.
- Credit demand from the private corporate sector remained subdued and industrial credit declined due to lower working capital and investment demand.
- Bank credit to the household sector increased further during the quarter and its share in total credit increased by 1.5 percentage points by end-June 2017.
- Credit moderation was largely in metropolitan population groups while loans in rural, semi-urban and urban areas increased marginally.
- Among bank groups, private sector banks recorded expansion in loan portfolios.
- The weighted average lending rate (WALR) moderated by 11 basis points (bps) during the quarter, over and above 31 bps decline during January-March 2017 and stood at 10.78 per cent at end June 2017, mainly due to large surplus liquidity resulting from surge in low-cost deposits following demonetisation.

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