



**भारतीय रिज़र्व बैंक**

**RESERVE BANK OF INDIA**

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

The Reserve Bank of India today released the web publication 'Quarterly BSR-1: Outstanding Credit of Scheduled Commercial Banks (SCBs), September 2016'. The BSR-1 survey aims to get information regarding spatial distribution of bank credit as per occupation/activity and organisational sector of the borrower, type of account and interest rate. Such information is aggregated at the bank group, population group and state level using locational parameters of the reporting bank offices. From September 2016, the population group classification of centres where bank branches/offices are located, is based on population of such centres as per Census 2011 (instead of Census 2001). While such data are collected from all SCBs (including RRBs) on an annual basis, for the quarterly series, RRBs are presently excluded.

The publication is based on data collected through quarterly BSR-1 survey as on September 30, 2016 and covered 1,10,606 offices of 91 SCBs (excluding RRBs). The last survey for June 2016 covered 1,09,764 offices of 91 SCBs (excluding RRBs). Quarterly data on outstanding gross bank credit of SCBs (other than RRBs) are available since December 31, 2014. The data can be accessed at <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#!12>.

### **Highlights:**

- Share of credit to agriculture sector in total bank credit increased marginally to 12.1 per cent in September 2016 from 11.9 per cent in June 2016.
- Share of credit to industry reduced to 40.1 per cent in September 2016 from 40.7 per cent in June 2016.
- The share of housing loans and vehicle loans in total credit of SCBs increased marginally to 10.6 per cent and 2.1 per cent, respectively in September 2016 from 10.4 per cent and 2.0 per cent, respectively in June 2016.
- The contribution of the large credit accounts (with credit limit above rupees 250 million) declined further to 44.8 per cent in September 2016 from 46 per cent in June 2016.
- The Weighted Average Lending Rate (WALR) came down marginally to 11.26 per cent in September 2016 from 11.28 per cent in June 2016.