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RBI releases 'Quarterly BSR-1: Outstanding Credit of Scheduled Commercial Banks, June 2015'

The Reserve Bank of India today released the web publication 'Quarterly BSR-1: Outstanding Credit of Scheduled Commercial Banks (SCBs), June 2015'. 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, March 31, 2015 and June 30, 2015 along with comparable data as on March 31, 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 surveys, the results of which are published in the annual publication 'Basic Statistical Returns of Scheduled Commercial Banks in India'. The frequency of the survey has been changed from annual to quarterly for all SCBs, other than regional rural banks. Starting from December 2014, the quarterly BSR-1 data are being released as a separate series.

Highlights:

- Gross outstanding credit of scheduled commercial banks (excluding regional rural banks) as at end June 2015 amounted to ₹ 66,281 billion, registering a decline of 1.0 per cent during first three months of the financial year 2015-16.
- The number of borrowal accounts increased by 0.8 per cent to 123 million in June 2015 from 122 million in March 2015.
- Credit in metropolitan centres registered a decline of 1.8 per cent during the first three months of the financial year 2015-16. Rural, semi-urban and urban centres registered growth in credit during this period of 1.0 per cent, 0.4 per cent and 0.2 per cent, respectively.
- The number of credit accounts in metropolitan and rural centres declined by 2.2 per cent and 0.9 per cent, respectively in June 2015 as compared to the previous quarter. On the other hand, in semi-urban and urban centres the number of accounts increased by 2.4 per cent and 5.8 per cent during the same period.

- The number of accounts with large credit limit (₹250 million and above) declined by 4.6 per cent in June 2015 as compared to the previous quarter. The total amount outstanding in such accounts declined by 2.3 per cent during this quarter.
- The credit to 'agriculture' sector and 'industry' sector registered decline of 0.3 per cent and 1.7 per cent respectively in June 2015 as compared to March 2015. 'Personal loans' registered an increase of 1.7 per cent as compared to March 2015. The 'housing', 'consumer durables' and 'personal credit card' segments of 'personal loans' registered growth at 3.3 per cent, 3.4 per cent and 7.4 per cent, respectively during this period. Credit to 'financial sector' declined by 8.2 per cent in June 2015 as compared to March 2015.

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