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RBI releases 'Quarterly BSR-1: Outstanding Credit of Scheduled Commercial Banks for September 2017'

Today, the Reserve Bank released the web publication entitled *Quarterly Basic Statistical Returns (BSR)-1: Outstanding Credit of Scheduled Commercial Banks (SCBs), September 2017* at <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 are presented at bank group, population group and state levels and cover 1,15,058 offices of 91 SCBs (excluding Regional Rural Banks). From September 2017, data for small finance banks are presented as a separate bank group.

Highlights:

- Total credit by SCBs grew sequentially (q-o-q) by 2.3 per cent in September 2017.
- Credit to industry contracted reflecting subdued demand for both working capital and investment.
- Bank credit to the household sector recorded a sustained increase during the quarter and its share in total credit stood at 47.2 per cent in September 2017.
- Among bank groups, private sector banks recorded the strongest expansion in their loan portfolio.
- The weighted average lending rate (WALR) moderated by 16 basis points (bps) during the quarter and stood at 10.62 per cent at end-September 2017.

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