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RBI releases 'Quarterly BSR-1: Outstanding Credit of Scheduled Commercial Banks for September 2018'

Today, the Reserve Bank released its web publication entitled '*Quarterly Basic Statistical Returns (BSR)-1: Outstanding Credit of Scheduled Commercial Banks (SCBs), September 2018*' on its Database on Indian Economy (DBIE) portal (web-link: <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#!12>). Based on account-level information, 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 1,16,943 offices of 93 SCBs (excluding Regional Rural Banks) are presented by bank groups, population groups and states.

Highlights:

- Bank credit growth (y-o-y) accelerated for the sixth successive quarter and stood at 13.8 per cent in September 2018.
- Industrial credit, which accounts for nearly 34 per cent of total credit, has been expanding at a gradual pace over the last one year.
- Substantial divergence characterised credit growth in respect of major occupational categories of borrowers, viz., agriculture (14.3 per cent), industry (4.8 per cent) and personal loans (17.4 per cent).
- After recording substantial rise since March 2015, the share of household sector in the total credit has stabilised at around 47 per cent for the last one year.
- Private sector banks continued to lead overall credit growth.
- The weighted average lending rate (WALR) stood at 10.33 per cent at end-September 2018, having undergone a moderation of 29 basis points (bps) since September 2017.