


**भारतीय रिज़र्व बैंक**
**RESERVE BANK OF INDIA**

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### RBI releases 'Quarterly BSR-1: Outstanding Credit of Scheduled Commercial Banks for September 2015'

The Reserve Bank of India today released the web publication 'Quarterly BSR-1: Outstanding Credit of Scheduled Commercial Banks (SCBs), September 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 quarterly data on gross bank credit of SCBs (other than RRBs) since December 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>).

#### Highlights:

- Marginal recovery in the overall credit situation was observed during September 2015 as compared to June 2015. With an increase of 4 million credit accounts, gross bank credit of scheduled commercial banks (excluding regional rural banks) registered a quarterly growth of 1.7 per cent in September 2015.
- Outstanding Credit in metropolitan area registered a quarterly growth of 1.3 per cent during September 2015 as compared to a decline (q-o-q) of 1.8 per cent during June 2015. Along similar lines, urban and semi-urban areas also registered a q-o-q growth of 3.1 per cent each during September 2015. However, marginal slowdown in rural credit was observed during this quarter.
- The number of small borrowal accounts (with credit limit up to ₹0.2 million) increased by 3 per cent and the amount outstanding witnessed a growth of 2.4 per cent in September 2015.
- 'Agriculture' and 'Industry' sectors, having a combined share of more than 50 per cent in overall credit, registered positive q-o-q growth during September 2015; these sectors were in negative territory in June 2015. 'Personal Loans' registered an increase of 4.3 per cent in September 2015, mostly due to consistent q-o-q growth of around 3.1 per cent in housing loans and 4.6 per cent in education loans in this quarter.
- The weighted average lending rate (WALR) of all rupee loans and advances was estimated as 11.59 per cent in September 2015 as compared to 11.69 per cent in June 2015. The reduction in WALR was observed in all sectors except 'Trade'.