

**भारतीय रिज़र्व बैंक**
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RBI releases 'Quarterly BSR-1: Outstanding Credit of Scheduled Commercial Banks for December 2015'

The Reserve Bank of India today released the web publication 'Quarterly BSR-1: Outstanding Credit of Scheduled Commercial Banks (SCBs), December 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:

- Bank credit registered a growth of 9.7 per cent in December 2015 as compared to December 2014 largely due to higher credit growth of private sector banks. In terms of total number of credit accounts, banking sector registered a growth of 12.2 per cent.
- More than four-fifth of the total credit accounts of the banking sector were concentrated in agriculture and personal loan segment. However, the concentration in terms of outstanding credit in these segments was only 30 per cent. The proportion of credit in terms of amount outstanding to industry was highest at 42 per in December 2015.
- Though large credit accounts (credit limit above ₹ 250 million) registered a y-o-y growth of 3.1 per cent in December 2015, their share in total amount outstanding declined marginally to 46.5 per cent from 47.8 per cent registered in December 2014.
- The weighted average lending rate (WALR) of all rupee loans and advances was estimated as 11.39 per cent in December 2015 as compared to 11.59 per cent in September 2015. The reduction in WALR was observed in all sectors.