



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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

Today, the Reserve Bank released its web publication entitled '*Quarterly Basic Statistical Returns (BSR)-1: Outstanding Credit of Scheduled Commercial Banks (SCBs), December 2018*' on its Database on Indian Economy (DBIE) portal (web-link: <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#!12>). Based on granular 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 reported by 1,17,216 offices of 93 SCBs (excluding Regional Rural Banks) in this survey round are presented by bank groups, population groups and states¹.

Highlights:

- Overall credit recorded double-digit growth (y-o-y) for the fourth successive quarter.
- Private sector banks continued to lead overall credit growth and accounted for 44 per cent of total incremental loans during the quarter ending December 2018.
- Among the institutional sectors, households [which also include proprietary concerns, hindu undivided families (HUF), partnership firms, among others] had a share of 47.3 per cent in total credit, followed by private corporations with a share of 34.5 per cent.
- The share of term loans in total outstanding credit continued to increase and stood at 58 per cent in December 2018.
- Metropolitan areas accounted for about two thirds of total outstanding credit.

Press Release : 2018-2019/3033

Ajit Prasad
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¹ Aggregate data based on fortnightly Form-A Return (collected under Section 42(2) of the RBI Act 1934) for the last reporting Friday of March 2019 have been published earlier at our website (Home>Statistics>Data Release>Fortnightly>Scheduled Bank's Statement of Position in India) and aggregate level monthly Sectoral Deployment of Bank Credit data for March 2019 based on selected banks have also been published on our website (Home>Statistics>Data Release>Monthly> Data on Sectoral Deployment of Bank Credit).