



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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

Today, the Reserve Bank released its web publication entitled Quarterly Basic Statistical Returns (BSR)-1: Outstanding Credit of Scheduled Commercial Banks (SCBs), December 2017 on its Database on Indian Economy (DBIE) portal (web-link: <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 covering 1,15,163 offices of 93 SCBs (excluding Regional Rural Banks) are presented for bank groups, population groups and states.

Highlights:

- Bank credit recorded sequential (q-o-q) growth of 3.4 per cent in December 2017: the increase was broad-based across all population groups as well as for all major occupations.
- Credit to the household sector recorded sustained increase and its share in total credit stood at 47.3 per cent in December 2017; industrial credit growth turned positive after moderating for two successive quarters.
- Among bank groups, private sector banks continued to maintain double-digit annual expansion in their loan portfolio and led the overall credit growth.
- The weighted average lending rate (WALR) moderated by 18 basis points (bps) during the quarter and stood at 10.44 per cent at end-December 2017.

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