



**भारतीय रिज़र्व बैंक**  
RESERVE BANK OF INDIA

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## **RBI releases 'Quarterly BSR-1: Outstanding Credit of Scheduled Commercial Banks for March 2016'**

The Reserve Bank of India today released the web publication 'Quarterly BSR-1: Outstanding Credit of Scheduled Commercial Banks (SCBs), March 2016'. 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 from the granular credit data. Such information is aggregated at the bank group, population group and state level using locational parameters of the reporting bank offices.

The publication is based on data collected through quarterly BSR-1 survey as on March 31, 2016, which covered 1,08,934 offices of the SCBs (excluding RRBs). With the inclusion of IDFC Bank from this quarter, the total number of SCBs (excluding RRBs) reporting BSR1 data has increased to 91.

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 9.2 per cent in March 2016 (y-o-y) spearheaded by higher credit growth in private sector banks. Interestingly, in comparison with urban and metropolitan areas, the credit growth was higher in rural and semi-urban areas.
- In terms of total number of credit accounts, banking sector registered a y-o-y growth of 13.9 per cent in March 2016. The growth in number of accounts was higher for private sector banks.
- Credit to industrial sector grew (y-o-y) at a slow pace of 4.3 per cent in March 2016 indicating weak domestic demand and subdued corporate performance. As a result, its share in total credit declined to 40 per cent in March 2016 from 42.3 per cent in March 2015.
- The share of personal loans in total credit of SCBs increased from 16.7 per cent in March 2015 to 17.9 per cent in March 2016, mostly due to higher growth of housing loans.
- The Weighted Average Lending Rate (WALR) reduced to 11.34 per cent in March 2016 as compared to 11.79 per cent in March 2015. The WALR for housing loans declined to 9.82 per cent in March 2016 from 10.5 per cent in March 2015.