



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

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इ-मेल email: [helpdoc@rbi.org.in](mailto:helpdoc@rbi.org.in)

संचार विभाग, केंद्रीय कार्यालय, एस.बी.एस.मार्ग, मुंबई-400001

DEPARTMENT OF COMMUNICATION, Central Office, S.B.S.Marg, Mumbai-400001

फोन/Phone: 022- 22610835 फैक्स/Fax: 91 22 22660358

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

Today, the Reserve Bank of India released the web-publication entitled '*Quarterly BSR-1: Outstanding Credit of Scheduled Commercial Banks (SCBs), December 2016*'. SCBs other than the regional rural banks (RRBs) submit loan-account level data under BSR-1 on a quarterly basis while the RRBs report these data annually (as at the end of March). BSR-1 captures several dimensions of bank credit such as occupation/activity and organisational sector of the borrower, type of account, and interest rates. Data are presented at bank group, population group, state and district levels.

The BSR-1 data for end-December 2016 covered 1,12,739 offices (1,10,606 offices were covered in the previous quarter) of 91 SCBs (excl. RRBs). Quarterly data on outstanding gross bank credit of SCBs are available since December 2014 in the '*Database on Indian Economy*' at the web-link: <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#!12>.

### Highlights:

- Size-wise distribution of bank loans is highly skewed with 12,005 large accounts (credit limit of above ₹ 100 crore) constituting a share of 31.1 per cent of total credit in December 2016 whereas the share of nearly 79 million small-size loan accounts (credit limit of ₹ 25,000- ₹ 2,00,000) was only 7 per cent.
- Agriculture, industry and personal housing loans had shares of 11.9 per cent, 39.7 per cent and 10.7 per cent, respectively, in the total bank credit (the corresponding shares in the previous quarter were 12.1 per cent, 40.1 per cent and 10.6 per cent, respectively).
- Among the institutional sectors, households had 44.0 per cent share in total credit, followed by private corporations which accounted for another 36.7 per cent.
- At the aggregate level, the weighted average lending rate (WALR) declined by 6 basis points (bps) during the quarter to 11.20 per cent in December 2016. The WALR for loans to industry declined by 7 bps during the quarter.
- Private sector banks added 1.67 million loan accounts to their credit portfolios. On the other hand, the number of loan accounts with nationalised banks declined by 0.46 million.
- The share of private sector banks in total credit rose to 26.9 per cent in December 2016 (26.4 per cent in the previous quarter) at the cost of nationalised banks.