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RESERVE BANK OF INDIA

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RBI releases 'Quarterly BSR-1: Outstanding Credit of Scheduled Commercial Banks, March 2015'

The Reserve Bank of India today released the web publication 'Quarterly BSR-1: Outstanding Credit of Scheduled Commercial Banks (SCBs), March 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 data on gross bank credit of SCBs (other than RRBs), as on December 31, 2014 and March 31, 2015 along with comparable data as on March 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>).

The Reserve Bank has been collecting granular level credit data from SCBs on an annual basis through BSR-1 survey, the results of which are published in the annual publication 'Basic Statistical Returns of Scheduled Commercial Banks in India'. The frequency of the survey has been changed to quarterly for all SCBs, other than regional rural banks.

Starting from December 2014, the quarterly BSR-1 data is being released as a separate series.

Highlights:

- Gross outstanding credit of scheduled commercial banks (excluding regional rural banks) as at end March 2015 amounted to ₹ 66,972 billion registering an increase of 9.4 per cent during the year 2014-15.
- The number of borrowal accounts increased by 4.0 per cent to 122 million in March 2015 from 117 million in March 2014.
- Rural and Semi-urban centres registered higher growth in credit during the year at 13.9 per cent and 14.3 per cent, respectively as compared with growth observed in Urban and Metropolitan centres at 9.8 per cent and 8.0 per cent, respectively.
- Small borrowal accounts each with credit limit up to ₹ 0.2 million, which constitute about three-fourth of total number of borrowal accounts, had a lower credit growth of 7.2 per cent.
- The share of credit to 'Agriculture' sector and 'Industry' sector in gross bank credit decreased marginally to 11.7 per cent and 42.3 per cent, respectively in March 2015 from 12.0 per cent and 42.7 per cent, respectively in March 2014. The share of 'Personal Housing Loans' increased to 9.4 per cent in March 2015 from 8.5 per cent in March 2014.
- The weighted average interest rate of all loans and advances declined by 25 bps during the year to 11.79 per cent as at the end of March 2015 from 12.04 per cent as at end March 2014.