

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
RAJYA SABHA

UNSTARRED QUESTION NO. 1830

ANSWERED ON TUESDAY, DECEMBER 16, 2025/ 25 AGRAHAYANA, 1947 (SAKA)

LOAN DISBURSAL BY BANKS

1830 SHRI PRAKASH CHIK BARAIK:

Will the Minister of FINANCE be pleased to state:

- (a) the details of total loans disbursed by National, Private and Cooperative banks to the farmers during last five years, State-wise and year-wise;
- (b) the details of total loans disbursed by National, Private and Cooperative banks to the students during last five years, State-wise and year-wise;
- (c) the details of total loans disbursed by National, Private and Cooperative banks to the MSME during last five years, State-wise, and year-wise; and
- (d) the details of total loans disbursed by National, Private and Cooperative banks to the Corporates during last five years, State-wise and year-wise?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI PANKAJ CHAUDHARY)

- (a) As reported by National Bank for Rural and Agriculture Development (NABARD), the details of total loans disbursed by Scheduled Commercial Banks (SCBs), Regional Rural Banks (RRBs) and Rural Cooperative Banks (RCBs) i.e., State Cooperative Banks (StCBs) and District Central Cooperative Banks (DCCBs) to Agriculture and Allied Activities is provided in **Annexure-I**.
- (b) As reported by Reserve Bank of India (RBI), the details of total education loans disbursed by Scheduled Commercial Banks (excluding RRBs) during last five years is provided in **Annexure-II**. Further, as reported by NABARD, the details of total education loans outstanding in RRBs and RCBs in the last five years is provided in **Annexure-III**.
- (c) As reported by RBI, the details of total loans disbursed to MSME by Scheduled Commercial Banks (excluding RRBs) during last five years is provided in **Annexure-IV**. Further, as reported by NABARD, the details of total MSME loans outstanding in RRBs and RCBs in the last five years is provided in **Annexure-V**.
- (d) RBI and NABARD have informed that they do not maintain the details of total loans disbursed by National, Private and Cooperative banks to the Corporates. However, as reported by RBI, the loans outstanding to large Industries & Services by SCBs is provided in the **Annexure-VI**.

Annexure-I referred to in part (a) of Rajya Sabha Un-Starred Question no. 1830 on “Loan disbursal by banks” answered on 16.12.2025

Details of total loans disbursed by SCBs, RRBs and RCBs to Agriculture and Allied Activities

(Amount in Rs Crore)

S.No.	State/UT	2020-21	2021-22	2022-23	2023-24	2024-25
1	DELHI	14241	18148	19350	24157	29317
2	HARYANA	60655	67071	81805	89396	99222
3	HIMACHAL PRADESH	7476	8525	11003	11628	14426
4	JAMMU and KASHMIR	14753	14283	13152	12624	17841
5	PUNJAB	69170	74437	90798	95687	100544
6	RAJASTHAN	101496	119157	141612	153593	168545
7	CHANDIGARH UT	1161	1229	1635	1938	2287
8	LADAKH	947	341	334	352	420
9	ARUNACHAL PRADESH	86	138	637	950	1213
10	ASSAM	11457	9313	9062	11564	14514
11	MANIPUR	301	398	645	649	842
12	MEGHALAYA	251	273	404	478	554
13	MIZORAM	330	301	309	427	1715
14	NAGALAND	239	281	340	412	553
15	SIKKIM	187	220	340	405	3016
16	TRIPURA	3651	3159	1670	2175	2971
17	A and N ISLAND	206	310	402	437	476
18	BIHAR	46981	87089	52994	70321	66492
19	JHARKHAND	7016	9800	12171	22109	16553
20	ODISHA	34147	41978	47749	60365	80673
21	WEST BENGAL	62657	62549	60369	74343	89070
22	CHHATTISGARH	18728	19324	29266	33838	37154
23	MADHYA PRADESH	80110	88292	100076	116397	133121
24	UTTARAKHAND	9648	9383	11244	12674	15779
25	UTTAR PRADESH	114623	122169	151452	171390	196225
26	GOA	1374	1474	1905	2429	14492
27	GUJARAT	84934	103118	120529	141161	163965
28	MAHARASHTRA	98140	122193	150532	168547	201867
29	D & N HAVELI and DAMAN and DIU UT	703	233	342	393	383
30	ANDHRA PRADESH	174974	206160	239188	300497	327037
31	TELANGANA	71665	88583	109798	139703	164908
32	KARNATAKA	111844	139403	172470	207615	231295
33	KERALA	102109	114158	140236	160468	177510
34	PUDUCHERRY	4835	4385	5574	7066	8183
35	TAMILNADU	264169	325472	375747	452384	483678
36	LAKSHADWEEP UT	133	14	23	62	40
GRAND TOTAL		1575398	1863363	2155163	2548635	2866879

Data Source :Data submitted by Banks in ENSURE portal of NABARD.

Annexure-II referred to in part (b) of Rajya Sabha Un-Starred Question no. 1830 on “Loan disbursal by banks” answered on 16.12.2025

Details of total education loans disbursed by Scheduled Commercial Banks (excluding RRBs) during last five years

(Amount in Rs Crore)

Sl. No.	State Name	2020-21	2021-22	2022-23	2023-24	2024-25
1	ANDAMAN & NICOBAR	4	5	8	7	7
2	ANDHRA PRADESH	2205	1394	2159	4079	2487
3	ARUNACHAL PRADESH	1	2	4	4	3
4	ASSAM	84	100	160	201	219
5	BIHAR	260	291	386	502	552
6	CHANDIGARH	76	128	151	234	181
7	CHHATTISGARH	139	149	205	243	241
8	DADRA&NAGAR HAVELI	3	5	6	13	13
9	DAMAN & DIU	3	3	3	-	-
10	DELHI	623	751	1022	1406	1525
11	GOA	70	76	98	119	123
12	GUJARAT	774	1018	1406	1904	1698
13	HARYANA	429	446	606	724	754
14	HIMACHAL PRADESH	81	90	117	160	151
15	JAMMU & KASHMIR	86	104	135	155	150
16	JHARKHAND	303	321	396	481	530
17	KARNATAKA	2045	1680	2249	3250	3355
18	KERALA	1913	2015	3005	3792	3768
19	LADAKH	-	-	-	1	1
20	LAKSHADWEEP	0	0	0	0	0
21	MADHYA PRADESH	510	583	1241	996	1015
22	MAHARASHTRA	2140	2273	3781	6784	5521
23	MANIPUR	6	6	12	17	20
24	MEGHALAYA	32	29	33	56	76
25	MIZORAM	1	1	2	4	5
26	NAGALAND	3	4	5	6	9
27	ODISHA	312	294	399	510	537
28	PUDUCHERRY	48	42	57	65	72
29	PUNJAB	408	473	643	776	644
30	RAJASTHAN	480	512	640	848	912
31	SIKKIM	3	3	10	21	11
32	TAMIL NADU	1960	1634	2182	3418	3265
33	TELANGANA	1765	1506	2102	3338	2436
34	TRIPURA	13	17	22	30	32
35	UTTARAKHAND	368	224	301	349	726
36	UTTAR PRADESH	650	890	1116	1506	1275
37	WEST BENGAL	544	647	1069	1321	1535
	Total	18342	17715	25731	37317	33850

Source: Priority sector return submitted by SCBs (excluding Regional rural banks) to RBI

Annexure-III referred to in part (b) of Rajya Sabha Un-Starred Question no. 1830 on “Loan disbursal by banks” answered on 16.12.2025

Details of total outstanding education loans in RRBs and RCBs during last five years

(Amount in Rs Crore)

Sr No	State	31-Mar-21	31-Mar-22	31-Mar-23	31-Mar-24	31-Mar-25
1	Andaman and Nicobar Islands	0.00	0.30	0.05	0.06	0.03
2	Andhra Pradesh	205.56	238.41	343.20	467.69	502.02
3	Arunachal Pradesh	0.77	0.78	0.61	0.87	0.97
4	Assam	5.48	4.61	3.80	3.09	2.54
5	Bihar	313.92	290.38	272.39	193.72	159.64
6	Chandigarh	0.71	0.76	0.71	0.93	0.73
7	Chhattisgarh	8.52	7.54	7.06	7.11	7.74
8	Delhi	0.45	0.28	0.23	0.06	0.14
9	Goa	0.00	0.11	0.02	0.25	0.29
10	Gujarat	109.20	104.74	143.22	171.52	178.24
11	Haryana	54.90	51.49	49.06	54.19	74.49
12	Himachal Pradesh	63.00	59.49	54.65	54.78	59.94
13	Jammu And Kashmir	15.94	15.53	15.56	19.17	17.70
14	Jharkhand	29.59	26.24	19.10	13.09	16.34
15	Karnataka	532.19	451.44	385.00	364.51	365.58
16	Kerala	614.31	554.50	541.06	510.08	517.59
17	Madhya Pradesh	80.00	73.19	66.29	58.85	56.52
18	Maharashtra	154.32	153.70	158.61	198.64	287.06
19	Manipur	0.17	0.23	0.38	0.53	0.59
20	Meghalaya	12.92	12.52	12.70	12.86	13.64
21	Mizoram	1.57	2.02	2.53	3.38	3.85
22	Nagaland	0.00	0.00	0.00	0.00	0.00
23	Odisha	40.60	36.00	25.68	21.27	18.04
24	Puducherry	0.00	0.00	0.00	0.00	0.00
25	Punjab	48.31	49.10	57.72	55.54	46.11
26	Rajasthan	32.88	36.92	38.81	44.63	52.77
27	Sikkim	0.00	0.00	0.00	0.00	0.00
28	Tamil Nadu	10.05	7.74	5.10	4.70	7.43
29	Telangana	124.51	165.03	330.39	523.23	593.47
30	The Dadra and Nagar Haveli and Daman And Diu	2.34	3.44	4.42	5.01	3.69
31	Tripura	19.68	19.15	18.62	19.86	24.31
32	Uttar Pradesh	115.17	110.81	86.41	86.19	97.64
33	Uttarakhand	28.73	27.04	30.06	34.90	45.25
34	West Bengal	10.98	32.65	97.29	154.25	194.42
	Grand Total	2636.77	2536.12	2770.71	3084.94	3348.79

Source :Data submitted by Banks in ENSURE portal of NABARD.

Annexure-IV referred to in part (c) of Rajya Sabha Un-Starred Question no. 1830 on “Loan disbursal by banks” answered on 16.12.2025

Details of total MSME loans disbursed by Scheduled Commercial Banks (excluding RRBs) during last five years

(Amount in Rs Crore)

Sr. No	State Name	2020-21	2021-22	2022-23	2023-24	2024-25
1	ANDAMAN & NICOBAR	507	174	265	677	769
2	ANDHRA PRADESH	37087	33698	42023	68584	79343
3	ARUNACHAL PRADESH	382	342	580	860	1662
4	ASSAM	12944	8128	14483	19438	24195
5	BIHAR	20277	13730	24482	33966	47101
6	CHANDIGARH	4788	6064	8436	10819	13878
7	CHHATTISGARH	17991	16793	23165	33061	39488
8	DADRA&NAGAR HAVELI	1030	1095	1264	2042	2910
9	DAMAN & DIU	193	323	445	-	-
10	DELHI	85525	108304	149948	159823	210697
11	GOA	3194	2904	3889	4653	6303
12	GUJARAT	84192	118556	161627	199804	242527
13	HARYANA	38237	54293	87551	112850	136809
14	HIMACHAL PRADESH	4838	4585	9894	10814	12294
15	JAMMU & KASHMIR	9772	9003	8411	16887	17771
16	JHARKHAND	14089	11571	16820	22636	27938
17	KARNATAKA	63028	71517	91372	127487	157581
18	KERALA	38938	32108	43016	55791	65732
19	LADAKH	-	-	-	443	468
20	LAKSHADWEEP	23	4	29	261	21
21	MADHYA PRADESH	35427	37063	59122	70986	89148
22	MAHARASHTRA	215944	278100	326354	438730	464032
23	MANIPUR	537	367	754	944	937
24	MEGHALAYA	680	397	716	1266	1753
25	MIZORAM	409	267	414	608	736
26	NAGALAND	452	272	594	875	959
27	ODISHA	22262	17872	25183	35914	44950
28	PUDUCHERRY	1556	1638	2561	2486	2977
29	PUNJAB	35786	44914	72401	83326	90834
30	RAJASTHAN	51975	61246	90594	113955	173722
31	SIKKIM	423	318	444	4091	798
32	TAMIL NADU	117713	144230	165244	217939	235562
33	TELANGANA	41888	46444	64007	90654	108263
34	TRIPURA	2052	890	1505	1806	2842
35	UTTARAKHAND	20380	7331	15247	19110	45432
36	UTTAR PRADESH	54515	67983	103657	138569	166254
37	WEST BENGAL	62068	64138	80245	102453	126763
	Total	1101103	1266665	1696738	2204608	2643449

Source: Priority sector return submitted by SCBs (excluding Regional rural banks) to RBI

Annexure-V referred to in part (c) of Rajya Sabha Un-Starred Question no. 1830 on “Loan disbursal by banks” answered on 16.12.2025

Details of total outstanding loans to MSMEs in RRBs and RCBs in the last five years

(Amount in Rs Crore)

Sr No	State	31-Mar-21	31-Mar-22	31-Mar-23	31-Mar-24	31-Mar-25
1	Andaman and Nicobar	2	2	2	2	2
2	Andhra Pradesh	3047	3078	3418	4187	4821
3	Arunachal Pradesh	96	104	88	125	167
4	Assam	1040	1070	1238	1588	1978
5	Bihar	3393	3828	5246	7046	3675
6	Chandigarh	0	0	0	0	0
7	Chhattisgarh	848	820	937	1394	1231
8	Delhi	0	0	0	0	0
9	Goa	44	47	51	19	20
10	Gujarat	1655	1303	1257	1184	1369
11	Haryana	417	410	440	520	661
12	Himachal Pradesh	1238	1339	1458	1528	1566
13	Jammu And Kashmir	1335	1546	1734	1982	2159
14	Jharkhand	525	504	541	632	804
15	Karnataka	4930	4943	5362	5783	6293
16	Kerala	1508	1552	4783	6683	7716
17	Madhya Pradesh	1679	2183	2685	2943	3135
18	Maharashtra	1398	1676	2151	2341	2441
19	Manipur	118	139	153	149	139
20	Meghalaya	257	269	303	362	412
21	Mizoram	583	720	837	912	1002
22	Nagaland	21	20	19	18	22
23	Odisha	1948	1810	2655	3214	3342
24	Puducherry	55	78	83	96	122
25	Punjab	595	720	859	1002	1126
26	Rajasthan	1625	1989	2603	3167	3707
27	Sikkim	1	4	0	2	11
28	Tamil Nadu	2429	1569	2060	1848	2229
29	Telangana	1808	2038	2324	2965	2257
30	Dadra and Nagar Haveli and Daman And Diu	8	83	125	97	80
31	Tripura	824	895	1065	1173	1219
32	Uttar Pradesh	5111	5145	6620	8269	9508
33	Uttarakhand	733	803	895	1071	1455
34	West Bengal	3503	4178	4100	4069	4039
	Grand Total	42774	44867	56091	66370	68706

Source :Data submitted by Banks in ENSURE portal of NABARD.

Annexure-VI referred to in part (d) of Rajya Sabha Un-Starred Question no. 1830 on “Loan disbursal by banks” answered on 16.12.2025

Details of total loans outstanding to Large Industries & Services by SCBs

(Amount in Rs Crore)

Bank/Bank Group Name	31-Mar-21	31-Mar-22	31-Mar-23	31-Mar-24	31-Mar-25
Public Sector Banks	22,45,803	25,10,712	30,12,506	34,83,511	38,06,135
Private Sector Banks	13,58,236	14,29,248	16,71,197	18,97,918	20,33,540
Foreign Banks	2,72,333	3,07,231	3,46,386	3,73,071	4,46,996
Small finance Banks	1,808	4,509	22,513	21,765	32,385
Scheduled Commercial Banks	38,78,180	42,51,701	50,52,602	57,76,264	63,19,057

Source: Data is as reported by Scheduled Commercial Banks (excluding RRBs and Payment Banks) in offsite returns to RBI