

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA

UNSTARRED QUESTION NO. †323

TO BE ANSWERED ON THE 3rd February 2017/ Magha 14, 1938 (SAKA)

Corporate and Personal Loan

QUESTION

†323. SHRI ANANTKUMAR HEGDE:

Will the Minister of FINANCE be pleased to state:

- (a) whether the amount of corporate as well as personal loan is increasing continuously during the last three years;
- (b) if so, the quantum of the above loans on March 2014, 2015 and 2016;
- (c) whether as an average each citizen is spending one fifth part of his monthly salary on loan repayment; and
- (d) if so, the details thereof?

ANSWER

The Minister of State in the Ministry of Finance
(SHRI SANTOSH KUMAR GANGWAR)

(a) & (b): Reserve Bank of India (RBI) has given data on Industry (Amount Outstanding) for March 2014, March 2015 and March 2016 and data on Retail Loans for March 2015 and March 2016 for Scheduled Commercial Banks (SCBs) as under:-

(Amount in Rs. Crore)

Industry: Amount Outstanding		
31.03.2014	31.03.2015	31.03.2016
28,80,923	29,73,471	30,67,573

Retail Loans: Advances Outstanding (Funded)	
31.03.2015	31.03.2016
12,37,135	13,77,457

(c) & (d): RBI has no such information in this regard.
