

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

UNSTARRED QUESTION NO. 2785  
TO BE ANSWERED ON THE 3<sup>RD</sup> AUGUST 2018/SHRAVANA 12, 1940(SAKA)  
Unsecured Loans

**2785. SHRIMATI VASANTHIM.:**

Will the Minister of FINANCE be pleased to state:

- (a) whether the unsecured loans in the banking system grew at four times that of overall growth in bank credit over the last three years if so, the details thereof;
- (b) whether at the end of March, 2018 outstanding unsecured loans stood at close to Rs. 5 lakh crore constituting 26 per cent of all retail loans up from 21 per cent at the end of Financial Year and if so, the details thereof;
- (c) whether the yield from unsecured retail loans range between 1.5 per cent and 4 per cent which is higher than secured loans, depending upon the credit rating of the borrower; and
- (d) if so, the details thereof?

**ANSWER**

**Minister of State in the Ministry of Finance  
(SHRI SHIV PRATAP SHUKLA)**

(a) to (d): The Reserve Bank of India (RBI) is the regulator and supervisor of the banking system, as per powers conferred by relevant statutes and as part of RBI's supervisory reporting system Scheduled Commercial Banks submit periodic returns on, *inter alia*, loans (including retail loans) to RBI. In view of this, inputs in the matter were sought from RBI. RBI has informed that it does not have the required information.

\*\*\*