

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA

UNSTARRED QUESTION NO. 4712

TO BE ANSWERED ON THE 23RD MARCH 2020/ CHAITRA 3, 1942 (SAKA)

Personal Loans

4712. DR. T. SUMATHY (a) THAMIZHACHI THANGAPANDIAN:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has any data on the quantum of personal loans availed in the last five years through banks;
- (b) if so, the details thereof, State/UT-wise;
- (c) whether the Government has any data of such loans availed by industries and real estate promoters; and
- (d) if so, the details thereof?

ANSWER

THE MINISTER OF STATE FOR FINANCE
(SHRI ANURAG SINGH THAKUR)

(a) and (b): The Reserve Bank of India (RBI) has informed that required data are not maintained by it.

(c) and (d): As per RBI inputs, the details of the advances outstanding of Scheduled Commercial Banks (SCBs) to industry and of the total advances of SCBs with real estate exposure are at Annex.

Lok Sabha Unstarred Question no. 4712 for answer on 23.3.2020, regarding
“Personal loans”

**Advances outstanding of Scheduled Commercial Banks to Industry and
Total Advances of Scheduled Commercial Banks with Real Estate
Exposure**

Amounts in crore Rs.

	As on 31.3.2015	As on 31.3.2016	As on 31.3.2017	As on 31.3.2018	As on 31.3.2019
Industry – Advances Outstanding	2,973,471	2,998,424	2,945,792	3,129,512	3,293,638
Real Estate Exposure - Total Advances	980,224	1,283,350	1,364,672	1,583,060	1,886,904

Source: Offsite Returns, Domestic Operations
