

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 2055

To be answered on the 14th March 2022/ Phalgun 23, 1943 (Saka)

Institutional Lending by PSBs

2055. SHRIMATI SAJDA AHMED:

Will the Minister of FINANCE be pleased to state:

- (a) whether the lending by Public Sector Banks (PSBs) has declined during last two years;
- (b) the details of the institutional and Infrastructural lending by PSBs during the said period;
- (c) whether the largest business groups are exiting the borrowing system of PSBs and preferring lending from foreign sources; and
- (d) if so, the details thereof?

ANSWER

THE MINISTER OF STATE FOR FINANCE
(DR. BHAGWAT KARAD)

(a) and (b): No sir, lending by PSBs has actually increased during last two years as under:

(Amount in crore Rs.)

As on	Credit outstanding	Corporate credit (including Institutional and infrastructural credit)	Infrastructural credit
31.3.2020	59,72,320	29,90,141	8,10,624
31.3.2021	61,64,424	28,57,984	8,56,277
31.12.2021	64,16,646	30,32,679	9,00,087

Source: RBI Domestic Returns

(c) and (d): Though all borrowers including large business groups keep churning their debt portfolio based on their requirement and offers from various lenders which is a continuous process, PSBs have informed that no large borrowing group has exited borrowing system of PSBs.
