

**GOVERNMENT OF INDIA**  
**MINISTRY OF FINANCE**  
**DEPARTMENT OF EXPENDITURE**  
**LOK SABHA**  
**UNSTARRED QUESTION NO. ‡3940**  
**TO BE ANSWERED ON MONDAY, 18<sup>th</sup> AUGUST, 2025**  
**27 SRAVANA, 1947 (SAKA)**

**UTILISATION OF LOANS BY STATE GOVERNMENTS**

‡3940. SHRI ARUN KUMAR SAGAR:

Will the Minister of FINANCE be pleased to state:

- (a) the details of the loan taken by the State Governments from the Central Government during the last three years and the current financial year;
- (b) whether the State Governments have utilised the above loan for the purpose it was availed;
- (c) whether the Government has received any complaints regarding misuse of loan taken by the State Governments;
- (d) if so, the details thereof; and
- (e) the action taken/being taken by the Government in this regard?

**ANSWER**

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

(a) As per information provided by the Reserve Bank of India, details of the loan taken by the State Governments from the Central Government during the last three years i.e. 2021-22, 2022-23, 2023-24 (Revised Estimates-RE) and 2024-25 (Budget Estimates-BE) are at **Annexure**.

(b) to (e) All States have enacted their Fiscal Responsibility and Budget Management (FRBM) Act, which makes the State Government responsible to ensure prudence in fiscal management and fiscal stability by progressive elimination of revenue deficit, reduction in fiscal deficit, prudent debt management consistent with fiscal sustainability, greater transparency in fiscal operations of the government. Compliance to the Fiscal Responsibility and Budget Management

Act is monitored by the State Legislature. Department of Expenditure, Ministry of Finance generally follows the fiscal limits mandated by the accepted recommendations of the Finance Commission while exercising the powers to approve borrowings by States under Article 293 (3) of the Constitution of India.

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**Annexure referred to in the answer of part (a) of Lok Sabha unstarred question no. †3940  
for 18.08.2025**

**Details of the loan taken by the State Governments from the Central Government during  
the last three years and FY 2024-25 (BE)**

(Rs. in crore)

S.No.	States	2021-22	2022-23	2023-24 (RE)	2024-25 (BE)
1	Andhra Pradesh	4,896	8,411	5,011	18,250
2	Arunachal Pradesh	371	1,564	2,557	2,000
3	Assam	757	4,436	5,211	4,258
4	Bihar	9,527	10,155	11,933	2,500
5	Chhattisgarh	5,777	3,700	4,600	4,000
6	Goa	1,013	573	586	465
7	Gujarat	13,675	5,870	7,634	11,000
8	Haryana	7,537	1,270	1,093	1,093
9	Himachal Pradesh	3,588	740	890	902
10	Jharkhand	3,246	3,627	5,274	4,800
11	Karnataka	20,179	5,266	6,254	6,855
12	Kerala	9,465	2,524	850	2,100
13	Madhya Pradesh	12,614	10,665	14,500	12,500
14	Maharashtra	18,625	10,236	16,354	9,721
15	Manipur	254	575	450	600
16	Meghalaya	515	1,105	70	90
17	Mizoram	310	300	768	510
18	Nagaland	315	518	912	37
19	Odisha	7,606	1,019	5,572	6,713
20	Punjab	12,586	963	972	2,500
21	Rajasthan	9,336	7,084	10,199	10,283
22	Sikkim	304	553	1,124	1,037
23	Tamil Nadu	13,642	10,255	13,123	18,532
24	Telangana	4,784	2,501	1,948	3,900
25	Tripura	526	358	762	961
26	Uttar Pradesh	10,748	8,823	20,939	21,539
27	Uttarakhand	3,686	1,219	1,500	1,660
28	West Bengal	8,515	5,111	7,416	9,330

BE-Budget Estimates

RE-Revised Estimates