

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 3771

ANSWERED ON MONDAY, MARCH 16, 2026/PHALGUNA 25, 1947 (SAKA)

Loan provided by Nationalised and Private Banks

3771. SHRI ANIL YESHWANT DESAI:

Will the Minister of FINANCE be pleased to state:

- (a) the total amount of loan provided by nationalised and private banks to businessmen during the last five years;
- (b) the guidelines issued by Reserve Bank of India to be observed by banks before granting of loan and whether private banks are also required to follow such guidelines, if so, the details thereof; and
- (c) the procedure to be followed for the refund of loan amount and whether there is any differential procedure for the recovery of big and small amount of loans, if so, the details thereof?

ANSWER

THE MINISTER OF STATE FOR FINANCE
(SHRI PANKAJ CHAUDHARY)

(a): Reserve Bank of India (RBI) has apprised that information regarding loans provided to businessmen by Public Sector Banks and Private Sector Banks is not maintained at it. However, RBI publishes data of outstanding credit by occupation under Basic Statistical Return-I, which includes loans to industry, transport operators, professional and other services, trade, finance, personal, agriculture and others. Accordingly, occupation-wise outstanding credit of Public Sector Banks and Private Sector Banks, for last 5-years is at annexure.

(b) and (c): RBI has apprised that it has deregulated the credit related matters of banks, including, inter alia, lending norms, procedures, recovery of loans and other operational processes, to enable progressive deregulation of credit environment. However, guidelines and directions are periodically issued by RBI to banks for guidance on credit appraisal, exposure limits, application of risk weights, statutory restrictions in lending, pricing of loan and, role of boards in managing and monitoring loan portfolio. All banks, including private banks, are required to adhere to statutory and regulatory guidelines/directions issued by RBI.

Further, repayment of loan is to be made as per terms and conditions agreed between bank and the borrower for the specified loan. Banks have recourse to recover the loans through different mechanisms, including, inter alia, Debt Recovery Tribunals, provisions of the SARFAESI Act, 2002, Lok Adalat, One-Time Settlement and compromise. Banks may also initiate corporate insolvency under the provisions of the Insolvency and Bankruptcy Code, 2016, for resolution of loans. Banks are also required to adhere to 'Responsible Business Conduct' directions issued by RBI and not to resort to undue harassment for recovery of loans. The various mechanism for recovery available to banks are subject to the threshold prescribed under law and banks may resort to different recovery methods as per individual case, subject to board approved policies.

Lok Sabha Unstarred Question no. 3771 dated 16.3.2026 regarding “Loan provided by Nationalised and Private Banks”

Occupation-wise outstanding credit of Public Sector Banks and Private Sector Banks, for last 5-years

(Amount in ₹ Crore)

As on	Occupation	Public Sector Banks	Private Sector Banks
31.3.2025	Agriculture	14,14,961	5,90,592
	Industry	23,66,128	16,22,699
	Transport Operators	1,11,511	2,09,443
	Professional and Other Services	4,22,863	7,47,637
	Personal Loans	29,68,815	26,47,562
	Trade	8,77,950	7,74,510
	Finance	14,97,611	5,07,861
	All Others	1,61,787	4,22,434
	Total Bank Credit	98,21,626	75,22,737
31.3.2024	Agriculture	13,31,333	5,23,627
	Industry	21,65,888	14,83,862
	Transport Operators	1,01,825	1,94,010
	Professional and Other Services	3,92,957	6,41,600
	Personal Loans	24,96,473	24,70,788
	Trade	7,48,406	6,92,170
	Finance	13,23,159	5,46,872
	All Others	1,95,283	3,14,399
	Total Bank Credit	87,55,324	68,67,328
31.3.2023	Agriculture	11,51,617	4,25,939
	Industry	20,15,024	12,99,279
	Transport Operators	83,346	1,59,915
	Professional and Other Services	3,35,184	4,53,949
	Personal Loans	21,79,104	16,91,218
	Trade	7,06,280	5,98,959
	Finance	10,90,402	4,65,214
	All Others	1,47,007	2,74,133
	Total Bank Credit	77,07,965	53,68,606
31.3.2022	Agriculture	10,35,219	3,80,583
	Industry	18,89,937	11,41,919
	Transport Operators	73,020	1,31,250
	Professional and Other Services	3,45,196	4,10,942
	Personal Loans	18,29,987	13,88,238
	Trade	6,38,613	4,87,014
	Finance	7,90,984	3,74,470
	All Others	1,20,811	2,08,628
	Total Bank Credit	67,23,766	45,23,045
31.3.2021	Agriculture	9,29,773	3,25,080
	Industry	18,73,628	10,28,872
	Transport Operators	85,116	1,25,318
	Professional and Other Services	3,29,458	3,87,417
	Personal Loans	16,08,198	11,52,635
	Trade	6,53,265	4,33,610
	Finance	6,74,897	3,12,815
	All Others	1,09,047	1,55,948
	Total Bank Credit	62,63,382	39,21,696

Source: Reserve Bank of India
