

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:5725

ANSWERED ON:30.04.2010

LOANS BY BANKS

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Will the Minister of FINANCE be pleased to state:

- (a) whether there has been a substantial increase in loan amounts granted by banks in March 2010 in comparison to March 2009;
- (b) if so, the amount of bank loans given and capital invested by banks during mid-March 2009 and mid-March 2010, separately; and
- (c) the amount of increase in capital investments made by the banks during the period between March 2009 and March 2010?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE(SHRI NAMO NARAIN MEENA)

(a) to (c): According to provisional data of the Reserve Bank of India (RBI), the year-on-year growth in credit of Scheduled Commercial Banks (SCBs) as on 26th March 2010 was Rs.4.65 lakh crores (16.7%) compared to Rs.4.14 lakh crores (17.5%) during the corresponding period of 2008-09. The total outstanding credit of SCBs stood at Rs.32.4 lakh crore on 26th March 2010 compared to Rs.27.7 lakh crores on 27th March 2009. The outstanding amount of investment by SCBs in government and other approved securities as on 26th March 2010 was Rs.13.8 lakh crores whereas the outstanding amount invested in commercial paper, shares, bonds and debentures was Rs.1.2 lakh crores. Between March 2009 & March 2010 there was an increase of Rs.2.2 lakh crores in investment of SCBs in government and other approved securities and increase of Rs.11,248 crore in investment in commercial papers, shares, bonds and debentures.