Bank Lending Survey - Q4-FY26

(The survey was conducted during July 1-31, 2026; total respondents – 38; reported numbers are Diffusion Indices)

Overall demand for loans — both current and expected — has increased considerably on QoQ basis.

Figure 1: Overall Demand for Loans

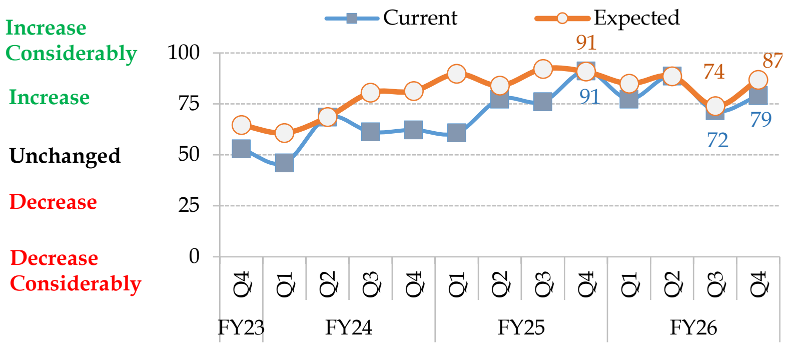
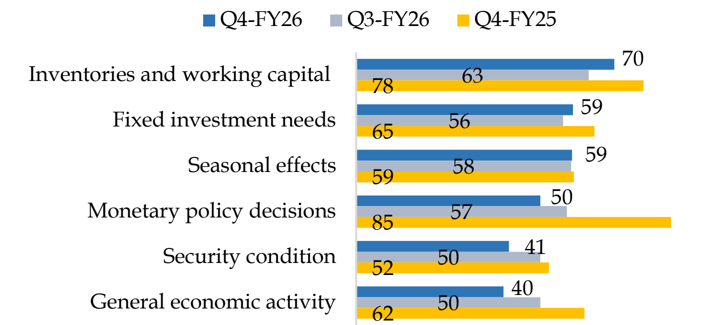


Figure 2: Factors Affecting Overall Demand for Loans



The demand for loans by sectors increased on QoQ basis while decreased on YoY basis.

Figure 3: Demand for Loans by Sectors (QoQ)

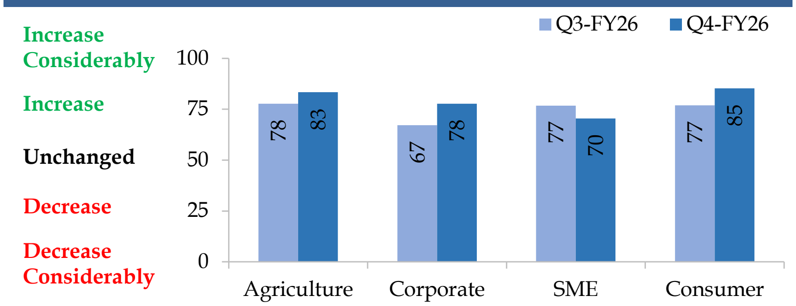
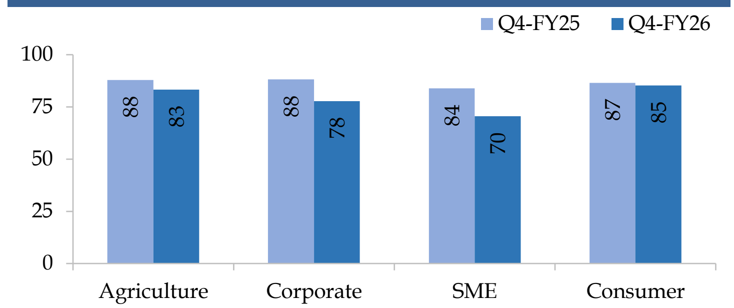


Figure 4: Demand for Loans by Sectors (YoY)



The number of current and anticipated loan applications increased considerably.

Figure 5: Number of Loan Applications

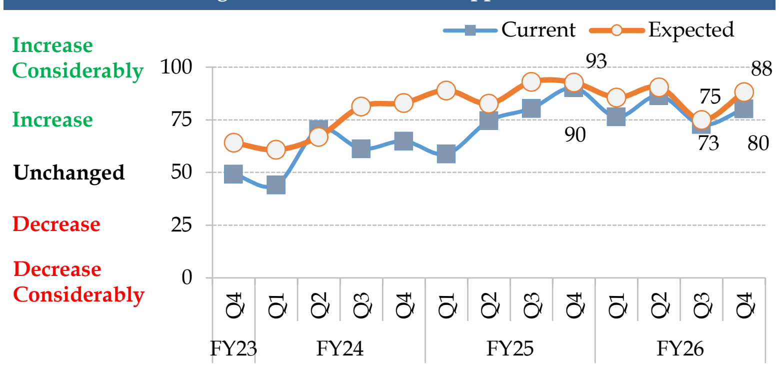
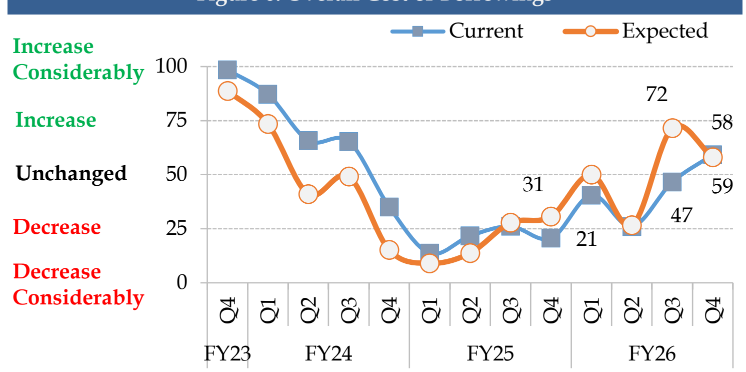


Figure 6: Overall Cost of Borrowings



The availability of funds increased mainly on account of volume of deposits and banks' liquidity position.

Fig 7: Overall Availability of Funds

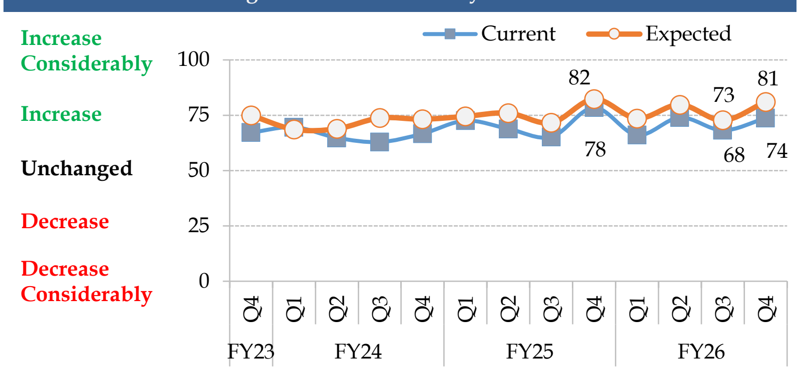


Figure 8: Factors Affecting Overall Availability of Funds for Loans