

Results of Bank Lending Survey- Q2-FY26

(Bank Lending Survey-BLS was conducted from 1st to 23rd January, 2026, Total respondents: 48, Reported numbers are Diffusion Indices)

Overall demand for loan - current and expected, are improving within the "Increase Considerably" zone mainly due to better perceptions of economic activity, security conditions and fixed investment needs.

Figure 1: Overall Demand for Loans

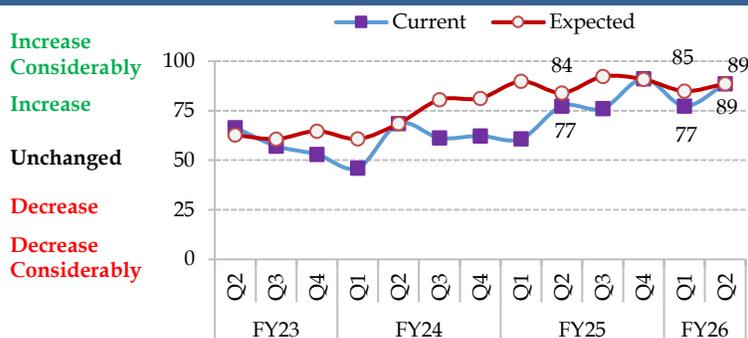
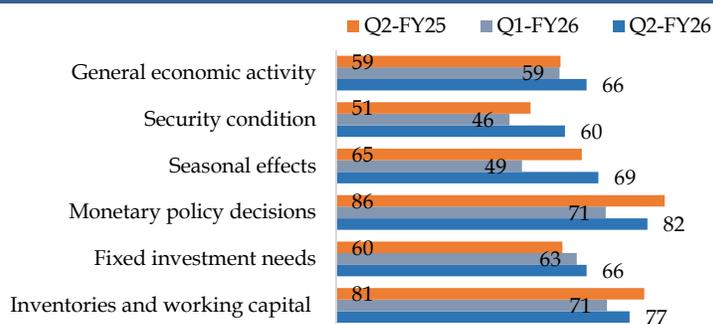


Figure 2: Factors Affecting Overall Demand for Loans



A broad-based increase in the demand for loan is observed as all the sectors contributing, positively.

Figure 3: Demand for Loans by Sectors (QoQ)

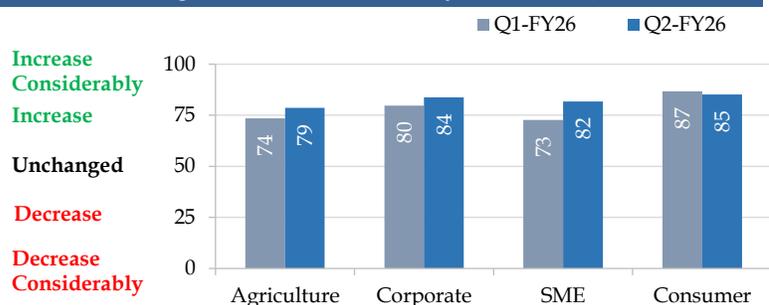


Figure 4: Demand for Loans by Sectors (YoY)



Numbers of current and expected loan applications has inched up within "increase considerably" zone while cost of borrowing is in the "Decrease" zone.

Figure 5: Number of Loan Applications

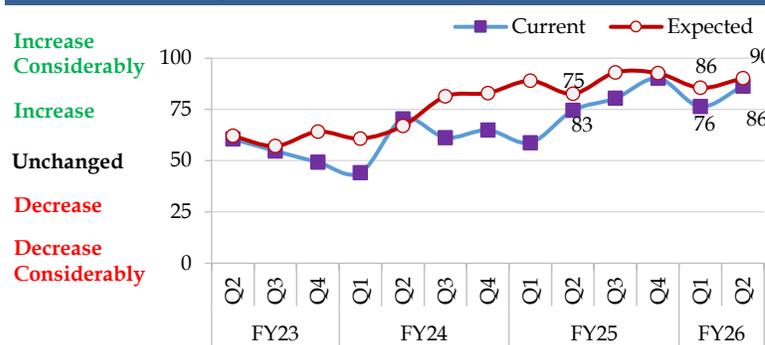
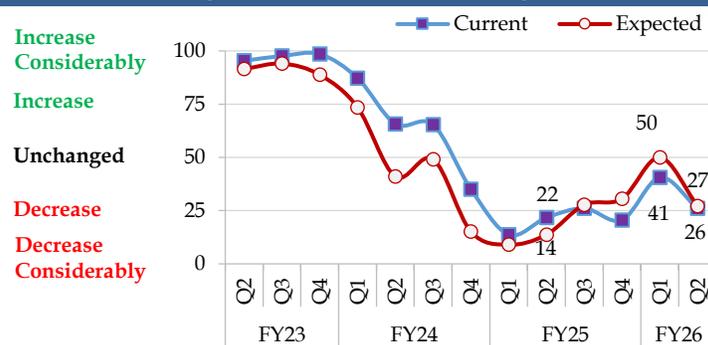


Figure 6: Overall Cost of Borrowings



The availability of expected funds reached "Increase Considerably" territory and availability of current funds is also inching up in the "increase" territory mainly on account of higher volume of deposits.

Figure 7: Overall Availability of Funds

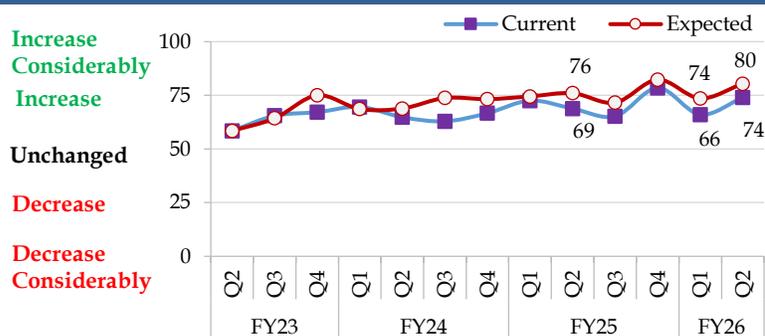


Figure 8: Factors Affecting Overall Availability of Funds for Loans

