

# Results of Bank Lending Survey - Q3-FY26

(Bank Lending Survey (BLS) was conducted during 01-30 April, 2026; Total respondents: 44, Reported numbers are Diffusion Indices)

Current and expected demand for loan decelerated mainly due to the concerns related to general economic activity and security condition.

Figure 1: Overall Demand for Loans

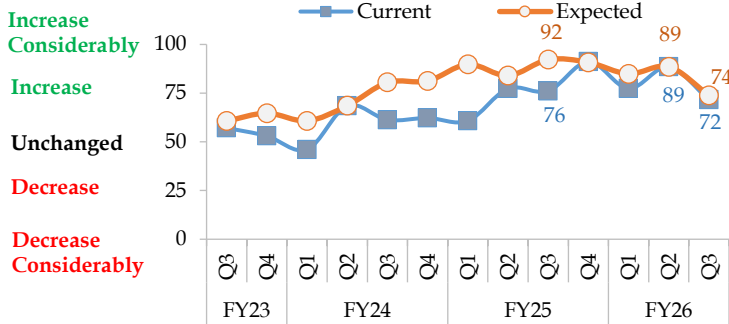
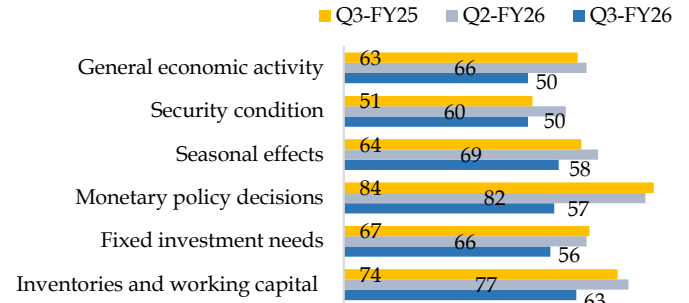


Figure 2: Factors Affecting Overall Demand for Loan



All the sectors recorded slowdown in demand for loans on QoQ basis, however, agriculture and SME sectors witnessed improvement on YoY basis.

Figure 3: Demand for Loans by Sectors (QoQ)

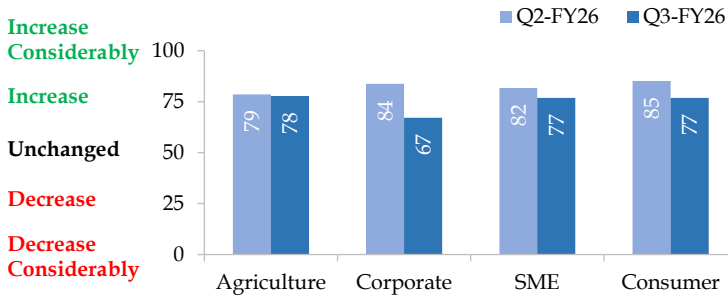
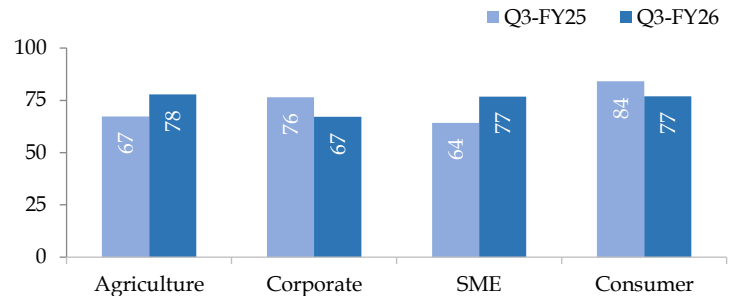


Figure 4: Demand for Loans by Sectors (YoY)



Although numbers of loan applications decelerated but remained within "increase" zone. Meanwhile, overall cost of borrowing has inched up.

Figure 5: Number of Loan Applications

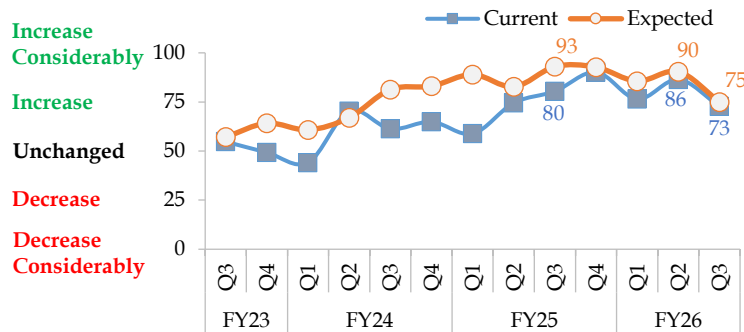
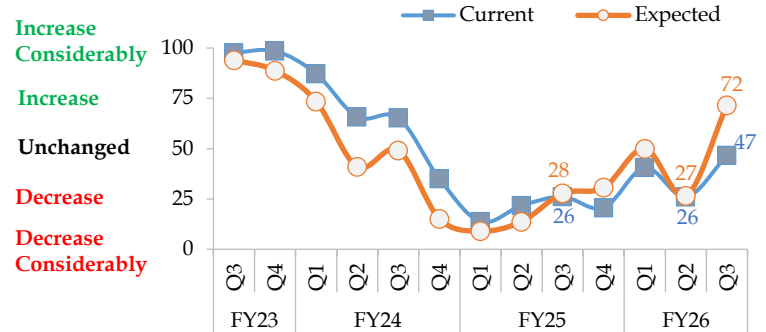


Figure 6: Overall Cost of Borrowings



The availability of funds remained within "increase" zone, though slowed down during Q3-FY26 mainly on account of macroeconomic situation.

Figure 7: Overall Availability of Funds

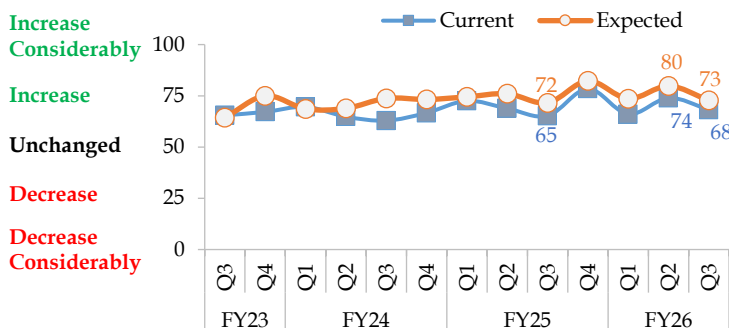


Figure 8: Factors Affecting Overall Availability of Funds

