

Results of Bank Lending Survey- Q3-FY25

(Bank Lending Survey-BLS was conducted from 4th to 17th April, 2025, Total respondents: 46, Reported numbers are Diffusion Indices)

Current loan demand remained stable in the "Increase Considerably" zone while future loan demand is expected to rise, primarily due to monetary policy decisions.

Figure 1: Overall Demand for Loans

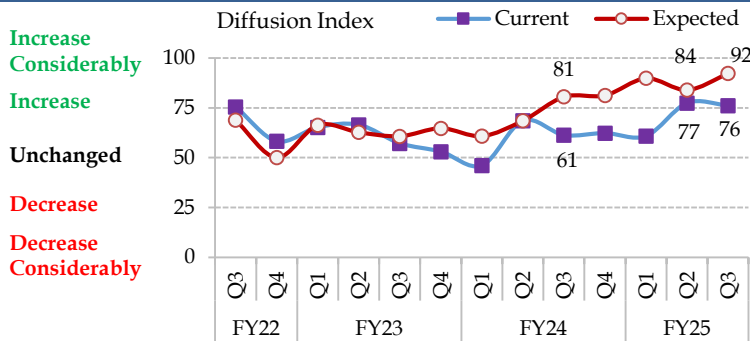
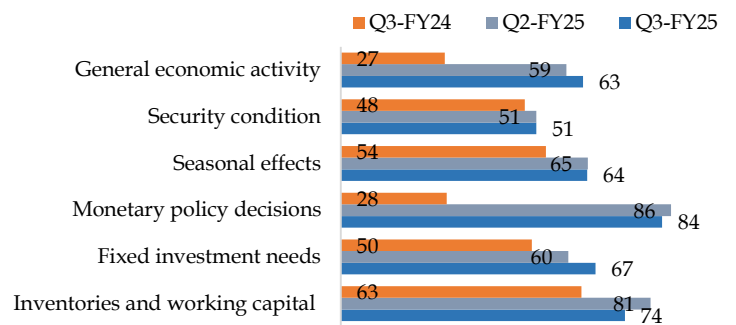


Figure 2: Factors Affecting Overall Demand for Loans



A broad-based increase (YoY) was observed, with all sectors positively contributing to loan demand.

Figure 3: Demand for Loans by Sectors (QoQ)

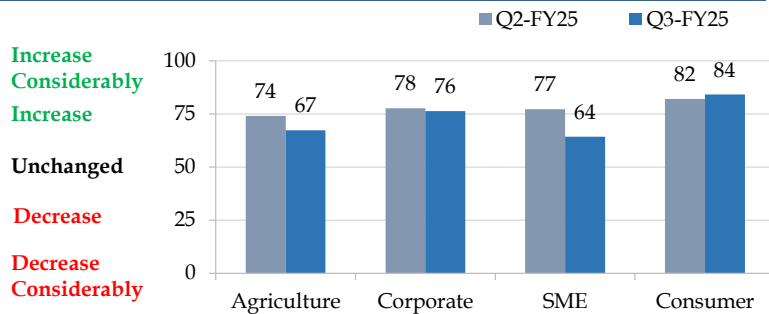
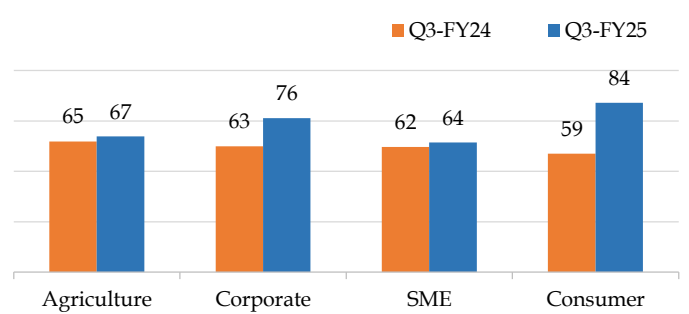


Figure 4: Demand for Loans by Sectors (YoY)



The increasing number of loan applications aligns with the anticipated rise in loan demand. Meanwhile, the cost of borrowing has entered in "Decrease" zone since Q3-FY24.

Figure 5: Number of Loan Applications

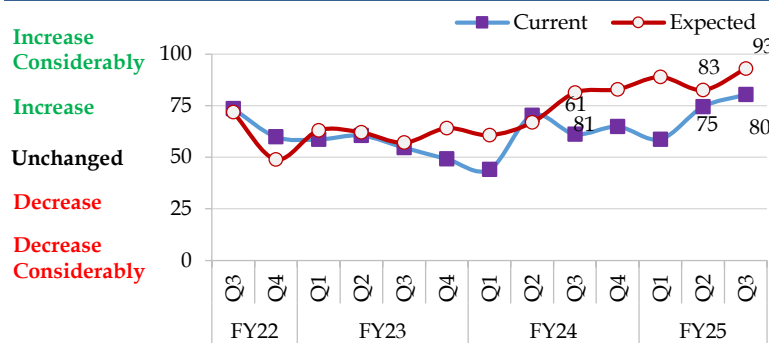
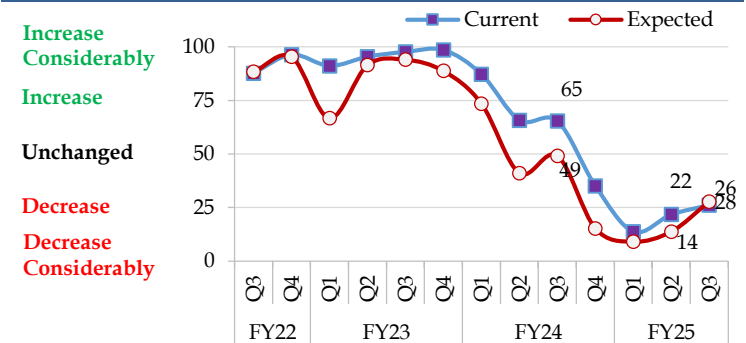


Figure 6: Overall Cost of Borrowings



Overall availability of expected funds reached "Increase Considerably" territory, whereas current availability of funds hovered in the upper zone of "Increase" territory mainly on account of monetary policy decisions.

Figure 7: Overall Availability of Funds

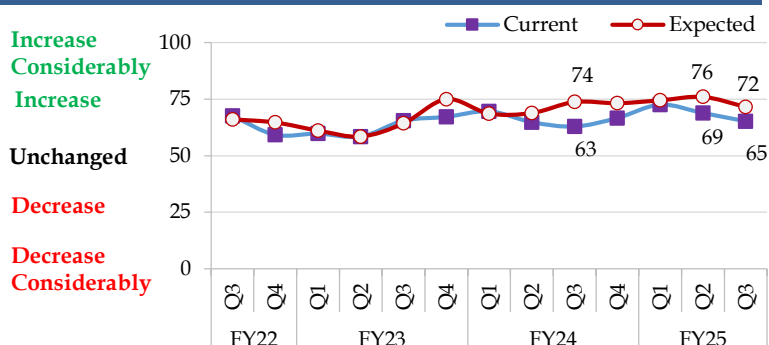


Figure 8: Factors Affecting Overall Availability of Funds for Loans

