

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
RAJYA SABHA
UNSTARRED QUESTION NO-721
ANSWERED ON- 13/12/2022

RECOVERY OF LOANS AT DEFAULT

721. DR. JOHN BRITTAS

Will the Minister of FINANCE be pleased to state:-

- (a) the details of amount written off including corresponding number of accounts by the scheduled and other commercial banks during the last five years;
- (b) the defaulted amount recovered from the loans after write-offs during last five years;
- (c) the names and details of the accounts in which loans were written off for amounts of ₹ 10 crore and above; and
- (d) the names of top 25 loan defaulters in Public Sector Banks (PSBs)?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(DR. BHAGWAT KARAD)

(a) to (d): As per the Reserve Bank of India (RBI) data, year-wise details of loans written off by scheduled commercial banks (SCBs) during the last five financial years (FYs) are as under:

FY	Amount (in crore Rs.)
2017-18	1,61,328
2018-19	2,36,265
2019-20	2,34,170
2020-21	2,02,781
2021-22	1,74,966

RBI has informed that information regarding number of accounts written-off is not maintained by it.

As per RBI, details of recovery in written-offs loans during last five years, are as under:

FY	Amount (in crore Rs.)
2017-18	12,881
2018-19	25,501
2019-20	30,016
2020-21	30,104
2021-22	33,534

Further, RBI has informed that under the provisions of section 45E of the Reserve Bank of India Act, 1934, RBI is prohibited from disclosing borrower-wise credit information.
