

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
**RAJYA SABHA**  
**UNSTARRED QUESTION NO-545 #**  
ANSWERED ON- 25/07/2023

**DETAILS REGARDING BANK DEFAULTERS**

545 #. SHRI SANDEEP KUMAR PATHAK

Will the Minister of FINANCE be pleased to state:-

- (a) the details of Non-Performing Assets (NPAs) of all banks and financial institutions of value greater than twenty crores in the last five years;
- (b) the total number and value of such NPA accounts, the number of defaulters arrested in relation to these NPAs, and the quantity and monetary value of properties seized; and
- (c) the amount of funds recovered through these actions in last five years?

**ANSWER**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(DR. BHAGWAT KARAD)

(a) to (c): Year-wise details for the last five financial years, of non-performing assets (NPAs) accounts, each having funded- amount outstanding greater than Rs. 20 crore in Scheduled Commercial Banks and All India Financial Institutions are at **Annex**.

In case of an account classified as NPA, banks initiate recovery action under various recovery mechanisms, such as filing of a suit in civil courts or in the Debts Recovery Tribunals, action under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, filing of cases in the National Company Law Tribunal under the Insolvency and Bankruptcy Code, 2016, and through negotiated settlement/compromise, and through sale of NPAs. Further, in respect of fraud cases, as per RBI's Master Direction on Frauds, banks are required to lodge the complaints with law enforcement agencies.

The Directorate of Enforcement has informed that it has recorded 490 bank fraud cases related to NPAs of Rs. 20 crore or more in the last 5 years under the provisions of the Prevention of Money Laundering Act, 2002 (PMLA). As on 20.7.2023, proceeds of crime amounting to Rs. 26,732.68 crore approx. have been attached/freezeed, 82 persons have been arrested and 80 prosecution complaints have been filed before the special court, PMLA in these cases. Further, assets worth 15,113.02 crore has been confiscated and restituted to public sector banks.

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**Rajya Sabha unstarred question no.545, regarding DETAILS REGARDING BANK DEFAULTERS****Details of NPA accounts, each having funded- amount outstanding greater than Rs. 20 crore, in Scheduled Commercial Banks and All India Financial Institutions**

Amounts in crore Rs.

<b>As on</b>	<b>Number of Borrowers</b>	<b>Aggregate Outstanding</b>
<b>31.3.2019</b>	5,071	7,09,907
<b>31.3.2020</b>	4,831	6,32,619
<b>31.3.2021</b>	4,132	5,03,796
<b>31.3.2022</b>	3,470	4,21,485
<b>31.3.2023</b>	2,438	2,66,491

*Source: RBI*

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