

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
STARRED QUESTION NO. *18
ANSWERED ON- 05/12/2023

STEPS AGAINST LOAN DEFAULTERS

***18. Shri Neeraj Dangi:**

Will the Minister of FINANCE be pleased to state:

- (a) the details of the number of defaulters who did not repay the loans given by Government during the last two years, bank-wise;
- (b) the amount of debt incurred by these defaulters during the said period;
- (c) the reasons owing to which the number of such people is not decreasing despite utmost efforts of the Reserve Bank of India; and
- (d) whether Government is also considering to take any action against the guarantor in case of non-repayment of loans?

ANSWER

FINANCE MINISTER
(SMT. NIRMALA SITHARAMAN)

(a) to (d): A statement is laid on the Table of the House.

Statement referred to in reply to parts (a) to (d) in respect of Rajya Sabha Starred Question No. *18 for reply on 05.12.2023 regarding Steps against loan defaulters asked by Shri Neeraj Dangi.

(a) to (d): Bank-wise details, *i.e.* number of accounts and amount outstanding, of non-performing assets (NPAs) of scheduled commercial banks (SCBs) for the last two financial years are at Annex.

Over the last two financial years, the number of NPA accounts in SCBs has declined from 2.19 crore to 2.06 crore, showing a decrease of 6.2%. Similarly, aggregate outstanding of such accounts, *i.e.* gross NPAs in SCBs have declined from Rs. 7.41 lakh crore to 5.72 lakh crore during the same period, showing a decline of 22.9%. Also, slippage ratio (fresh slippages of NPAs during the financial year as percentage of standard loans and advances at the beginning of the financial year) of SCBs has declined from 2.74% (fresh slippages of Rs. 2.86 lakh crore) in the financial year 2021-22 to 1.78% (fresh slippages of Rs. 2.13 lakh crore) in the financial year 2022-23.

The action against guarantors in case of non-repayment of loans can be initiated under the extant legal provisions, such as, the SARFAESI Act, 2002, the Insolvency and Bankruptcy Code, 2016, *etc.*

Rajya Sabha starred question no. *18, regarding Steps against loan defaulters

Details of non-performing assets in Scheduled commercial Banks

(Amounts in crore Rs.)

Bank name	As on 31.3.2022		As on 31.3.2023	
	Number of Accounts	Amount outstanding	Number of Accounts	Amount outstanding
American Express Banking Corporation	1,07,042	227	2,12,483	288
AU Small Finance Bank Limited	48,621	924	54,400	981
Australia and New Zealand Banking Group Limited	2	25	0	0
Axis Bank Limited	5,77,952	18,566	6,00,599	17,019
Bandhan Bank Limited	8,36,263	6,380	5,80,565	5,299
Bank of Bahrain and Kuwait B.S.C.	49	17	52	18
Bank of Baroda	6,83,257	54,059	7,15,199	36,764
Bank of Ceylon	5	54	5	49
Bank of India	14,11,132	45,605	14,96,934	37,686
Bank of Maharashtra	4,06,538	5,327	4,43,985	4,334
Bank of Nova Scotia	4	64	2	0.36
Barclays Bank PLC	3	111	2	32
BNP Paribas	1	6	0	0
Canara Bank	9,71,127	55,652	9,73,554	46,160
Capital Small Finance Bank Limited	838	117	1,178	153
Central Bank of India	8,72,983	28,156	9,08,524	18,386
Citibank N.A.	28,239	759	32,742	207
City Union Bank Limited	12,306	1,933	12,481	1,920
Cooperatieve Rabobank U.A.	3	150	3	104
Credit Agricole Corporate and Investment Bank	1	3	1	3
CSB Bank Limited	45,849	290	48,303	263
CTBC Bank Co., Ltd.	1	1	1	1
DBS Bank India Limited	5,105	4,534	4,334	2,772
DCB Bank Limited	1,61,535	1,290	1,33,358	1,123
Deutsche Bank AG	1,595	2,732	1,364	1,748
Doha Bank Q.P.S.C	2	26	0	0
Equitas Small Finance Bank Limited	2,12,233	837	1,55,937	724
ESAF Small Finance Bank Limited	4,61,132	950	1,08,422	352
Federal Bank Limited	61,791	4,137	71,090	4,184
Fincare Small Finance Bank Limited	6,00,742	573	1,88,988	288
HDFC Bank Limited	13,01,624	16,101	14,36,879	18,012
Hongkong and Shanghai Banking Corporation Limited	6,514	644	4,037	524
ICICI Bank Limited	3,67,823	33,295	3,76,064	29,986
IDBI Bank Limited	1,67,780	34,115	1,78,115	10,969
IDFC First Bank Limited	6,35,670	4,469	7,37,746	3,884
Indian Bank	9,50,114	35,214	8,63,481	28,180
Indian Overseas Bank	1,91,954	15,299	2,24,266	14,072
IndusInd Bank Limited	5,28,734	5,517	8,41,589	5,826
Jammu and Kashmir Bank Limited	42,116	6,521	46,028	5,204
Jana Small Finance Bank Limited	2,44,576	757	2,30,369	709
Karnataka Bank Limited	19,968	2,251	13,646	2,293
Karur Vysya Bank Limited	21,135	3,431	20,146	1,458

Bank name	As on 31.3.2022		As on 31.3.2023	
	Number	Amount outstanding	Number	Amount outstanding
KEB Hana Bank	1	40	1	40
Kotak Mahindra Bank Limited	2,69,807	6,470	3,83,011	5,768
Mizuho Bank Limited	1	6	1	6
Nainital Bank Limited	6,271	508	4,876	443
North East Small Finance Bank Limited	74,103	190	1,22,448	347
Punjab and Sind Bank	75,244	8,565	78,048	5,648
Punjab National Bank	21,36,256	92,448	22,64,040	77,328
Qatar National Bank (Q.P.S.C.)	1	53	1	52
RBL Bank Limited	6,37,987	27	2,41,985	2,420
Sberbank	2	41	1	22
SBM Bank (India) Limited	854	93	1,388	97
Shinhan Bank	0	0	30	156
Shivalik Small Finance Bank Limited	1,616	33	2,134	33
Societe Generale	3	79	3	79
Sonali Bank	17	4	14	4
South Indian Bank Limited	9,887	3,648	9,587	3,708
Standard Chartered Bank	23,957	3,886	17,236	3,233
State Bank of India	35,93,597	1,12,023	33,74,863	90,928
Suryoday Small Finance Bank Limited	4,18,868	597	1,58,455	191
Tamilnad Mercantile Bank Limited	7,478	571	6,511	521
The Dhanalakshmi Bank Limited	2,856	534	2,760	511
UCO Bank	5,29,635	10,237	5,05,031	7,726
Ujjivan Small Finance Bank Limited	5,64,167	1,284	2,22,910	631
Union Bank of India	11,23,858	79,587	11,98,525	60,987
United Overseas Bank Limited	1	75	1	55
Unity Small Finance Bank Limited	0	0	30,427	3,767
Utkarsh Small Finance Bank Limited	3,32,273	648	1,43,101	432
Woori Bank	0	0	1	8
Yes Bank Limited	1,21,002	27,976	74,267	4,395

Source: RBI
