

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

**RAJYA SABHA
UNSTARRED QUESTION NO-859**

ANSWERED ON TUESDAY, JULY 30, 2024/ SRAVANA 8, 1946 (SAKA)

RECOVERY OF BAD LOANS BY SCHEDULED COMMERCIAL BANKS

859. SHRI MALLIKARJUN KHARGE

Will the Minister of FINANCE be pleased to state:-

- (a) the details of the total value of bad loans written off by Scheduled Commercial Banks (SCBs) over the last five years, year-wise and bank-wise;
- (b) the details of the total value of written-off loans recovered by SCBs over the last five years, year-wise and bank-wise; and
- (c) the details of the total number of wilful defaulters over the last five years, including the names of borrowers and the amounts owed, specifically for defaulters who owe more than 500 crore rupees along with the total amount recovered from such wilful defaulters?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a) to (c): Bank-wise and year-wise details of loans written-off and recovery made in written-off loans by Scheduled Commercial Banks (SCBs) during the last five financial years are at annexure-I and annexure-II respectively.

Details, *viz* name of borrowers, name of directors, outstanding amount / amount owed, *etc.* in respect of suit-filed wilful defaulters having outstanding of Rs. 25 lakh and above are available in public domain and can be accessed at the following URL of credit information companies, registered with and regulated by RBI –

- (i) suit.cibil.com,
- (ii) suit.experian.in,
- (iii) equifax.co.in, and
- (iv) Crifhighmark.com

In respect to the amount recovered from such wilful defaulters, Reserve Bank of India has apprised that the information of recoveries made from wilful defaulters is not maintained by it. However, SCBs have made an aggregate recovery of Rs. 6,82,328 crore in NPA accounts, including written-off loans, during the last five financial years.

Annexure-1

Rajya Sabha Unstarred question no. 859, regarding Recovery of Bad Loans by Scheduled Commercial Banks

Amounts written-off by Scheduled Commercial Banks

amount in crore Rs.

Bank	FY2019-20	FY2020-21	FY2021-22	FY2022-23	FY2023-24*
Abu Dhabi Commercial Bank PJSC	64	-	-	-	-
American Express Banking Corporation	180	127	215	78	99
AU Small Finance Bank Limited	47	115	188	190	405
Australia and New Zealand Banking Group Limited	75	-	-	-	-
Axis Bank Limited	9,019	12,018	9,126	6,248	8,346
Bandhan Bank Limited	655	2,038	3,247	8,017	3,852
Bank of Bahrain & Kuwait B.S.C.	5	61	9	-	0
Bank of Baroda	15,912	14,782	17,967	17,998	10,518
Bank of Ceylon	-	1	0	-	-
Bank of India	7,618	8,815	10,443	8,694	9,897
Bank of Maharashtra	5,698	4,931	3,118	1,491	990
Bank of Nova Scotia	-	-	-	62	0
Barclays Bank PLC	52	73	163	80	31
BNP Paribas	-	-	1	6	-
Canara Bank	7,498	7,642	8,210	4,472	11,827
Syndicate Bank	4,934	Merged with Canara Bank			
Central Bank of India	4,169	5,992	1,236	10,258	10,001
Citibank N.A.	559	370	576	351	3
City Union Bank Limited	374	412	629	530	263
Cooperatieve Rabobank U.A.	123	-	175	60	59
Credit Suisse AG	260	-	-	-	-
CSB Bank Limited	215	138	110	21	11
DBS Bank India Limited	184	139	438	762	691
Lakshmi Vilas Bank Limited	19	108	Merged with DBS Bank Limited		
DCB Bank Limited	120	126	88	162	112
Deutsche Bank AG	105	485	213	100	807
Dhanlaxmi Bank Limited	103	14	83	3	55
Doha Bank Q.P.S.C.	-	-	-	-	27
Equitas Small Finance Bank Limited	72	245	360	410	232
ESAF Small Finance Bank Limited	29	-	74	495	306
Federal Bank Limited	734	398	929	375	111
Fincare Small Finance Bank Limited	45	28	370	473	184
HDFC Bank Limited	8,254	9,289	9,405	10,769	11,030
Hongkong and Shanghai Banking Corporation Limited	118	185	234	99	100
ICICI Bank Limited	10,952	9,507	10,148	4,521	6,198
IDBI Bank Limited	5,936	8,392	2,889	21,926	2,985
IDFC First Bank Limited	1,510	1,433	4,202	2,797	2,984
Indian Bank	3,032	8,371	8,347	7,952	8,734

Bank	FY2019-20	FY2020-21	FY2021-22	FY2022-23	FY2023-24*
Allahabad Bank	9,120	Merged with Indian Bank			
Indian Overseas Bank	16,405	4,618	3,769	3,412	7,179
IndusInd Bank Limited	2,539	4,055	4,385	3,762	2,471
Industrial and Commercial Bank of China	43	35	-	-	-
Jammu and Kashmir Bank Limited	65	1,185	758	805	620
Jana Small Finance Bank Limited	300	233	585	639	319
Karnataka Bank Limited	904	1,060	585	498	395
Karur Vysya Bank Limited	961	619	879	1,892	654
KEB Hana Bank	-	12	-	-	-
Kotak Mahindra Bank Limited	936	628	1,230	790	2,258
Nainital Bank Limited	0	1	119	3	45
North East Small Finance Bank Limited	8	-	81	98	-
Pt Bank Maybank Indonesia TBK	-	-	18	-	-
Punjab and Sind Bank	1,781	71	1,134	2,283	796
Punjab National Bank (PNB)	13,365	15,877	18,312	16,578	18,317
Oriental Bank of Commerce	3,351	Merged with PNB			
United Bank of India	1,728				
Qatar National Bank (Q.P.S.C)	-	-	-	-	52
RBL Bank Limited	1,253	1,675	2,294	1,758	1,720
Sberbank	-	-	50	14	-
SBM Bank (India) Limited	45	12	19	-	-
Shinhan Bank	-	-	-	0	133
Shivalik Small Finance Bank Limited	-	-	-	5	1
Societe Generale	-	-	-	-	73
South Indian Bank Limited	874	1,135	700	157	328
Standard Chartered Bank	3,111	1,697	1,325	423	567
State Bank of India	52,362	34,402	19,666	24,061	16,161
Suryoday Small Finance Bank Limited	48	97	231	620	103
Tamilnad Mercantile Bank Limited	366	393	321	99	211
UCO Bank	12,479	9,410	3,851	2,575	1,938
Ujjivan Small Finance Bank Limited	64	74	789	483	274
Union Bank of India (UBI)	8,417	16,983	19,484	19,175	18,264
Andhra Bank	4,195	Merged with UBI			
Corporation Bank	3,814				
United Overseas Bank Limited	55	-	-	-	51
Unity Small Finance Bank Limited	-	-	-	9	3,406
Utkarsh Small Finance Bank Limited	56	35	219	383	313
Woori Bank	13	-	-	-	-
Yes Bank Limited	6,842	12,240	971	18,114	2,762

Source: RBI

*data of FY2023-24 is provisional

Annexure-II

Rajya Sabha Unstarred question no. 859, regarding Recovery of Bad Loans by Scheduled Commercial Banks

Amounts recovered from written off loans by Scheduled Commercial Banks

Amounts in crore Rs.

Bank	FY2019-20	FY2020-21	FY2021-22	FY2022-23	FY2023-24*
American Express Banking Corporation	88	70	82	67	59
AU Small Finance Bank Limited	17	5	5	20	46
Axis Bank Limited	1,553	1,246	0	0	0
Bandhan Bank Limited	25	31	388	286	2
Bank of America, National Association	0	0	0	0	0
Bank of Bahrain & Kuwait B.S.C.	0	0	0	3	7
Bank of Baroda (BoB)	1,532	2,985	2,510	3,160	3,943
Bank of India	1,775	530	1,097	1,207	1,467
Bank of Maharashtra	342	844	642	943	985
Bank of Nova Scotia	0	0	0	1	35
Barclays Bank PLC	4	3	0	2	0
BNP Paribas	0	0	0	0	0
Canara Bank	130	3,032	2,747	5,110	6,032
Syndicate Bank	1,066	Merged with Canara Bank			
Central Bank of India	693	297	332	1,283	1,433
Citibank N.A.	103	107	303	248	1
City Union Bank Limited	109	104	189	294	215
Cooperative Rabobank U.A.	0	3	0	3	1
Credit Agricole Corporate and Investment Bank	0	0	2	1	1
CSB Bank Limited	60	75	79	0	0
CTBC Bank Co. Limited	0	0	3	0	0
DBS Bank India Limited	0	0	0	0	0
Lakshmi Vilas Bank Limited	8	2	-	-	-
DCB Bank Limited	5	5	0	0	0
Deutsche Bank AG	13	12	23	33	160
Dhanlaxmi Bank Limited	14	3	6	14	30
Doha Bank Q.P.S.C.	1	0	0	39	0
Equitas Small Finance Bank Limited	6	6	24	37	15
ESAF Small Finance Bank Limited	0	0	0	69	22
Federal Bank Limited	52	81	179	141	148
Fincare Small Finance Bank Limited	2	2	0	0	0
Firststrand Bank Limited	0	0	1	7	2
HDFC Bank Limited	2,253	2,148	2,765	3,382	3,441
Hongkong And Shanghai Banking Corporation Limited	30	24	69	55	41
ICICI Bank Limited	399	230	1,284	1,934	2,100
IDBI Bank Limited	827	547	846	716	508
IDFC First Bank Limited	0	0	0	0	0

Bank	FY2019-20	FY2020-21	FY2021-22	FY2022-23	FY2023-24*
Indian Bank	261	618	1,612	2,177	1,879
Indian Overseas Bank	39	32	19	90	2,430
IndusInd Bank Limited	57	57	459	265	302
Industrial and Commercial Bank of China	0	0	22	0	0
Jana Small Finance Bank Limited	170	53	57	71	36
Karnataka Bank Limited	96	172	246	283	277
Karur Vysya Bank Limited	9	30	7	208	341
Kotak Mahindra Bank Limited	-	-	-	0	198
Nainital Bank Limited	0	0	0	0	4
Natwest Markets PLC	-	-	-	0	1
North East Small Finance Bank Limited	0	0	0	6	51
Punjab and Sind Bank	178	125	261	512	691
Punjab National Bank (PNB)	3,095	2,498	3,441	6,508	6,101
Oriental Bank of Commerce	702	Merged with PNB			
United Bank of India	535				
RBL Bank Limited	17	159	0	0	0
SBM Bank (India) Limited	10	1	4	3	16
South Indian Bank Limited	18	67	105	247	98
State Bank of India (SBI)	9,250	10,297	7,782	7,097	6,934
Suryoday Small Finance Bank Limited	3	4	0	0	0
Tamilnad Mercantile Bank Limited	0	0	221	164	88
The Royal Bank of Scotland N.V.	0	1	0	-	-
UCO Bank	1,003	986	1,546	1,624	322
Ujjivan Small Finance Bank Limited	31	9	0	0	0
Union Bank of India (UBI)	941	2,537	2,750	5,549	3,987
Andhra Bank	314	Merged with UBI			
Corporation Bank	2,146				
Unity Small Finance Bank Limited	-	-	-	0	27
Utkarsh Small Finance Bank Limited	0	0	30	58	92
Yes Bank Limited	32	68	1,397	1,509	326

Source: RBI

*data of FY2023-24 is provisional
