

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**RAJYA SABHA**  
**UNSTARRED QUESTION NO-884**

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

**WRITE OFFS BY SCHEDULED COMMERCIAL BANKS**

884. SHRI JAWHAR SIRCAR

Will the Minister of FINANCE be pleased to state:-

- (a) the total write-off per annum and the break up of write-offs by PSBs, Private Banks and Foreign Banks per annum from 2019-20 to 2023-24;
- (b) the year-wise figures for total write-off and under the three categories of SCBs specifically for frauds, corporate loans, agricultural, micro & small enterprises and personal loans for these five years; and
- (c) the grand total and total write-offs for the three categories of banks in the five years for frauds, corporate loans, agricultural, micro & small enterprises and personal loans adjusting overlaps, if any?

**ANSWER**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a) to (c): Year-wise and bank-group-wise details of the amount written-off by Scheduled Commercial Banks (SCBs) during the last five financial years, *i.e.* from 2019-20 to 2023-24 are at **Annex-1**.

Year-wise and bank-group-wise details of the total amount written-off by SCBs in respect of accounts declared as frauds with amount involved of Rs. 1 lakh and above, based on the date of reporting and based on the date of occurrence are at **Annex-2**.

RBI has apprised that information regarding the loan written-off in respect of corporate loans is not maintained by it. However, year-wise and bank group-wise details of loans written-off in respect of 'Large industries and Services', during the last five financial years are at **Annex-3**.

Year-wise, bank-group-wise and sector-wise details of loans written-off, pertaining to agriculture and allied activities, industry and services loans (including micro & small enterprises) and personal loans, by the three categories of SCBs, *i.e.* public sector banks, private sector banks and foreign banks during the last five financial years, are at **Annex-4**. Further, write-off in respect of frauds may pertain to one of these sectors or may be non-advances related frauds. However, there is no overlap in written-off amount pertaining to different sectors, *viz* agriculture and allied activities, industry, services and personal loans.

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## Rajya Sabha unstarred question no. 884, regarding Write Offs by Scheduled Commercial Banks

## Loans written-off by Banks

(Amounts in crore Rs.)

<b>Bank Group</b>	<b>FY 2019-20</b>	<b>FY 2020-21</b>	<b>FY 2021-22</b>	<b>FY 2022-23</b>	<b>FY 2023-24</b>	<b>Total</b>
Public Sector Banks	1,75,877	1,31,894	1,15,536	1,18,950	1,14,622	6,56,879
Private Sector Banks	52,633	66,863	53,098	83,248	47,410	3,03,252
Foreign banks	4,991	3,198	3,435	2,033	2,694	16,351
Scheduled Commercial Banks	2,34,170	2,02,781	1,74,966	2,08,037	1,70,269	9,90,223

Source: RBI (provisional data for FY 2023-24)

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## Rajya Sabha unstarred question no. 884, regarding Write Offs by Scheduled Commercial Banks

Loans written-off by Banks in respect of accounts declared as frauds,  
based on the date of reporting and the date of occurrence

(Amounts in crore Rs.)

Financial Year	Bank Group	Amount Involved (Based on date of Reporting)	Amount Involved (Based on date of Occurrence)
2019-2020	Public Sector Banks	14,915	555
	Private Sector Banks	18,816	5,363
	Scheduled Commercial Banks*	33,731	5,918
2020-2021	Public Sector Banks	4,160	35
	Private Sector Banks	22,667	942
	Scheduled Commercial Banks*	26,828	976
2021-2022	Public Sector Banks	3,175	3
	Private Sector Banks	5,472	340
	Scheduled Commercial Banks*	8,647	343
2022-2023	Public Sector Banks	821	8
	Private Sector Banks	1,538	95
	Scheduled Commercial Banks*	2,359	103
2023-2024	Public Sector Banks	2,107	1
	Private Sector Banks	354	2
	Scheduled Commercial Banks*	2,462	3
Total	Public Sector Banks	25,178	602
	Private Sector Banks	48,847	6,742
	Scheduled Commercial Banks*	74,027	7,343

Source: RBI (provisional data for FY 2023-24)

\*including foreign banks

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Rajya Sabha unstarred question no. 884, regarding Write Offs by Scheduled Commercial Banks

**Loans to 'Large Industries and Services' written-off by Banks**

(Amounts in crore Rs.)

Financial Year	Written – off Loans			
	Public Sector Banks	Private Sector Banks	Foreign Banks	Scheduled Commercial Banks
2019-20	1,33,179	22,208	3,750	1,59,139
2020-21	90,641	34,458	1,948	1,27,050
2021-22	57,541	10,371	1,613	69,532
2022-23	67,045	41,194	1,138	1,09,465
2023-24	60,958	5,445	1,337	70,966

Source: RBI (provisional data for FY 2023-24)

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## Rajya Sabha unstarred question no. 884, regarding Write Offs by Scheduled Commercial Banks

## Sector-wise loans written-off by Banks

(Amounts in crore Rs.)

Bank Group	Sector	FY 2019-20	FY 2020-21	FY 2021-22	FY 2022-23	FY 2023-24	Total
Public Sector Banks	<b>Agriculture and Allied Activities</b>	10,459	10,909	8,703	13,352	18,901	62,324
	<b>Industry</b>	1,20,806	76,914	46,246	53,617	47,854	3,45,437
	<i>- of which Micro and Small Enterprises</i>	11,146	2,557	6,789	7,043	5,859	33,395
	<b>Services</b>	34,199	27,010	37,149	34,882	28,905	1,62,145
	<i>- of which Micro and Small Enterprises</i>	5,406	7,483	10,264	9,816	6,994	39,963
	<b>Personal Loans*</b>	-	-	-	1,050	1,550	2,599
Private Sector Banks	<b>Agriculture and Allied Activities</b>	2,446	3,348	5,817	6,757	4,869	23,237
	<b>Industry</b>	20,684	24,591	9,535	31,861	5,561	92,232
	<i>- of which Micro and Small Enterprises</i>	839	1,349	1,711	3,425	2,106	9,429
	<b>Services</b>	10,502	17,048	10,851	21,209	7,128	66,738
	<i>- of which Micro and Small Enterprises</i>	2,307	3,777	4,652	7,318	4,615	22,669
	<b>Personal Loans*</b>	-	-	-	4,772	7,208	11,980
Foreign Banks	<b>Agriculture and Allied Activities</b>	6	8	187	45	3	249
	<b>Industry</b>	2,901	1,749	1,195	1,093	877	7,814
	<i>- of which Micro and Small Enterprises</i>	61	96	53	47	186	443
	<b>Services</b>	1,122	494	685	170	953	3,424
	<i>- of which Micro and Small Enterprises</i>	75	146	78	67	204	570
	<b>Personal Loans*</b>	-	-	-	84	136	219
Scheduled Commercial Banks	<b>Agriculture and Allied Activities</b>	12,969	14,483	15,222	21,651	24,426	88,752
	<b>Industry</b>	1,44,425	1,03,306	57,242	86,720	54,620	4,46,314
	<i>- of which Micro and Small Enterprises</i>	12,072	4,050	8,813	10,660	8,194	43,789
	<b>Services</b>	46,072	44,818	49,325	56,878	40,197	2,37,290
	<i>- of which Micro and Small Enterprises</i>	7,983	11,611	15,426	17,732	12,067	64,819
	<b>Personal Loans*</b>	-	-	-	6,045	9,087	15,132

Source: RBI (provisional data for FY 2023-24)

\* Data on personal loans is collected by RBI from FY 2022-23 onwards only.

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