

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
UNSTARRED QUESTION NO-2637

ANSWERED ON TUESDAY, AUGUST 12, 2025/21 SRAVANA, 1947 (SAKA)

50 BIGGEST LOAN DEFALTERS

2637. SHRI RITABRATA BANERJEE:

Will the Minister of FINANCE be pleased to state:-

- (a) whether Government has decided to publish the names of the 50 biggest loan defaulters of Public Sector Banks shortly;
- (b) if so, the details thereof; and
- (c) if not, the reasons therefor?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a) to (c): In terms of Reserve Bank of India's (RBI's) Master Direction on Treatment of Wilful Defaulters and Large Defaulters, Credit Information Companies (CICs) are required to display the details of suit-filed defaulters of Rs. 1 crore and above and the details of wilful defaulters of Rs. 25 lakhs and above on their websites. Accordingly, the same is available in the 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.

Further, RBI has apprised that in terms of Section 45E of the RBI Act, 1934, RBI is prohibited from disclosing borrower-wise credit information. Section 45E provides that the credit information submitted by a bank is treated as confidential and is not to be published or otherwise disclosed.
