

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 2006**  
ANSWERED ON TUESDAY, 10 MARCH, 2026/19 PHALGUNA, 1947 (SAKA)

**UNPAID CREDIT CARD DUES**

2006. SHRI SUKHENDU SEKHAR RAY:

Will the Minister of FINANCE be pleased to state:

- (a) the total unpaid credit card dues in the last three years, year-wise;
- (b) the share of customers who roll over balances instead of paying in full; and
- (c) the amount of credit card loans in the last three years that became bad loans or were written off and the recovery made, year-wise?

**Answer**

MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(SHRI PANKAJ CHAUDHARY)

(a) to (c) Reserve Bank of India (RBI) has informed that data on unpaid credit card dues and roll over balances at an ecosystem level is not maintained by them. However, information on credit card receivables of Scheduled Commercial Banks, including advances outstanding, gross NPAs, write-offs and actual recoveries for the last three financial years is given below.

(Amount in Rupees crore)

	31-03-2023	31-03-2024	31-03-2025
Advance Outstanding (As on date)	2,10,400	2,64,691	2,95,084
Gross NPAs (As on date)	4,072	4,870	6,778
Write Offs (April to date)	8,208	10,733	15,674
Actual recoveries (April to date)	1,513	1,560	1,968

The write-offs undertaken by banks are technical or prudential in nature, and banks remain fully empowered to continue recovery efforts in all such accounts.

\*\*\*\*\*