

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
LOK SABHA
UNSTARRED QUESTION NO-†1126
ANSWERED ON- 08/02/2021

BAD DEBT

†1126. SHRI DEEPAK BAIJ

Will the Minister of FINANCE be pleased to state:-

- (a) the amount of bad debt (NPA) out of the loan given by various banks during the last five years;
- (b) the loss likely to be caused to the economy of the country by this bad debt amount;
- (c) the details of the loans of various industrialists written off during the said period, year and company-wise; and
- (d) the complete details of the amount of loan given to farmers in the country and the amount of loan waived off during the said period?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI ANURAG SINGH THAKUR)

(a) and (b): Reserve Bank of India (RBI) has informed that data regarding advances based on the date of disbursement is not maintained by it.

(c): With regard to the details of loans of various industrialists written off, RBI has informed that under the provisions of section 45E of the Reserve Bank of India Act, 1934, RBI is prohibited from disclosing credit information. Section 45E provides that credit information submitted by a bank shall be treated as confidential and not be published or otherwise disclosed.

(d): As per RBI data on domestic operations, the details of gross advances of Agriculture and Allied Activities as reported by Scheduled Commercial Banks to RBI, for the last five financial years are at Annex. The Union Government has not implemented any loan waiver scheme during the last five years, though some loan waiver schemes have been implemented by various State Governments.

Lok Sabha unstarred question no. 1126, regarding Bad Debt

**Agriculture and Allied Activities – Gross Advances of
Scheduled Commercial Banks**

Amounts in crore Rs.

F.Y. 2015-16	F.Y. 2016-17	F.Y. 2017-18	F.Y. 2018-19	F.Y. 2019-20
9,54,744	11,11,342	11,06,666	12,17,594	12,39,575

Source: Reserve Bank of India
