

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
LOK SABHA
UNSTARRED QUESTION NO-4055
ANSWERED ON- 28/03/2022

BANK LOAN DEFAULTERS

4055. SHRI M.K. RAGHAVAN

Will the Minister of FINANCE be pleased to state:-

(a) whether the Government has any data regarding the total number of large corporate defaulters in banking sector since 2013;

(b) if so, the details regarding such defaulters including their names, year and amount of such default;

(c) whether the Government has any data regarding the number of properties attached under SARFAESI Act since 2013, if so, the details thereof; and

(d) whether the Government has any data regarding the number of suicides that have occurred as a result of non-availability of sufficient bank credit, rising interest rates, unauthorised private lending apps etc in retail sector and if so, the details thereof?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(DR. BHAGWAT KARAD)

(a) to (d): Scheduled Commercial Banks (SCBs) and All Indian Financial Institutions report certain credit information of all borrowers having aggregate credit exposure of Rs. 5 crore and above to RBI, under its CRILC database, since quarter ended June 2014. As per CRILC data, details of unique borrowers identified as companies, and classified as non-performing asset (NPA), since 31.3.2015, are at Annexure 1.

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 Section 45E provides that credit information submitted by a bank shall be treated as confidential and not to be published or otherwise disclosed.

RBI has informed that the details of properties attached under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002, are not maintained at it. However, as per RBI data, maintained since FY 2015-16, action under SARFAESI Act, 2002 has been initiated under against 11.25 lakh borrowers by SCBs from FY 2015-16 to FY 2020-21.

As per National Crime Records Bureau, cause-wise details of suicides committed by people during 2018-2020 are at Annexure 2.

Lok Sabha unstarred question no. 4055, to be answered on 28th March 2022

Number of unique borrowers having aggregate credit exposure of Rs. 5 crore and above, and identified as companies, and classified as non-performing asset (NPA)

As on	No. of unique borrowers identified as companies (based on the PAN) and classified as NPA
31.03.2015	3,931
31.03.2016	5,458
31.03.2017	5,570
31.03.2018	5,710
31.03.2019	5,622
31.03.2020	5,755
31.03.2021	5,623
31.12.2021	5,231

Source: Reserve Bank of India

Lok Sabha Unstarred question no. 4055, to be answered on 28th March 2022

Cause-wise details of suicides committed by people during 2018-2020

Causes	2018	2019	2020
Bankruptcy or indebtedness	4,970	5,908	5,213
Marriage Related Issues	8,284	7,595	7,636
Non-Settlement of Marriage	2,585	2,331	2,237
Dowry Related Issues	2,016	1,956	2,018
Extra Marital affairs	1,263	1,114	1,360
Divorce	646	540	551
Others	1,774	1,654	1,470
Failure in Examination	2,625	2,744	2,080
Impotency/Infertility	297	428	290
Other Family problems	40,935	45,140	51,477
Illness	23,764	23,830	27,623
AIDS/STD	172	222	187
Cancer	1,267	1,174	1,260
Paralysis	1,121	929	880
Insanity/Mental illness	10,134	11,009	13,796
Other prolonged illness	11,070	10,496	11,500
Death of dear person	1,073	1,186	1,452
Drug abuse/addiction	7,193	7,860	9,169
Fall in social reputation	524	560	674
Ideological causes/Hero worshipping	94	129	164
Love affairs	5,342	6,311	6,757
Poverty	1,202	1,122	1,901
Unemployment	2,741	2,851	3,548
Property dispute	1,209	1,478	1,331
Suspected/Illicit relation	653	697	820
Illegitimate Pregnancy	44	16	39
Physical Abuse (Rape, etc.)	192	153	63
Professional/Career Problem	1,697	1,658	1,837
Causes not known	14,828	14,265	15,933
Other causes	16,849	15,192	15,045

Source: NCRB, MHA
