

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
STARRED QUESTION NO. †*227

ANSWERED ON MONDAY, 17TH MARCH, 2025 / PHALGUNA 26, 1946 (SAKA)

LOANS WRITTEN OFF DURING LAST TEN YEARS

†*227. SHRI AMRA RAM:

Will the Minister of FINANCE be pleased to state:

- (a) the details of the loan amount of large corporate houses written off during the last ten years along with company-wise details thereof;
- (b) the details of the overdue amount of loans disbursed up to Rs. five thousand crores to the industrial units, company-wise;
- (c) the efforts being made to recover the said outstanding amount;
- (d) the number of firms and companies in the country in respect of which the NPA loan amount worth Rs. one thousand crore or more is payable along with the NPA amount-wise details thereof; and
- (e) the number of companies in respect of which the amount of loan has been written off during the last ten years, company-wise and amount-wise?

ANSWER

FINANCE MINISTER
(SMT. NIRMALA SITHARAMAN)

(a) to (e): A statement is laid on the Table of the House.

Statement referred to in reply to parts (a) to (e) in respect of Lok Sabha Starred Question No. *227 for reply on 17.03.2025 regarding Loans Written off during Last Ten Years asked by Shri Amra Ram.

(a) to (e): Banks write-off non-performing assets (NPAs), including, *inter-alia*, those in respect of which full provisioning has been made on completion of four years, as per the Reserve Bank of India (RBI) guidelines and policy approved by banks' Boards. Such write-off does not result in waiver of liabilities of borrowers and therefore, it does not benefit the borrower. Banks continue pursuing their recovery actions initiated against borrowers under the various recovery mechanism available to them, such as filing of a suit in civil courts or in Debts Recovery Tribunals, action under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, filing of cases in the National Company Law Tribunal under the Insolvency and Bankruptcy Code, *etc.*

RBI has apprised that information regarding loan written-off in respect of corporate houses is not maintained by it. However, year-wise details of write-off of NPAs pertaining to 'Large industries and Services' and total NPAs written-off by scheduled commercial banks (SCBs) during the last ten financial years are at **Annex**. RBI has also informed that the number of companies in respect of which the amount of loan has been written off during a financial year is not maintained by it. Further, with regard to the name of companies, the disclosure of borrower-wise credit information is prohibited under Section 45E of the RBI Act, 1934.

As per RBI data, as on 31.12.2024, scheduled commercial banks have 29 unique borrower companies, which have been classified as NPAs and each of them having outstanding of Rs. 1,000 crore and above. Aggregate outstanding in these accounts were Rs. 61,027 crore.

With regard to recovery of overdue amount from borrowers, banks make calls and issue emails/letters to borrowers regarding payment of the overdue amounts, and depending on the default amount, banks may also approach the National Company Law Tribunal for initiation of corporate insolvency resolution process in case of corporate borrowers. Further, if a loan account is classified as NPA, banks initiate recovery actions, as per their Board-approved policies, which include, *inter alia*, filing of a suit in civil courts or in debts recovery tribunals, and, action under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act.

Lok Sabha Starred question no. *227, regarding Loans Written off During Last Ten Years

Non-performing Assets (NPAs) Written-off by Scheduled Commercial Banks

(Amounts in crore Rs.)

Financial Year	Total NPAs written-off	NPAs written-off pertaining to 'Large industries and Services'
2014-15	58,786	31,723
2015-16	70,413	40,416
2016-17	1,08,373	68,308
2017-18	1,61,328	99,132
2018-19	2,36,265	1,48,753
2019-20	2,34,170	1,59,139
2020-21	2,04,272	1,27,050
2021-22	1,75,178	69,532
2022-23	2,16,324	1,14,528
2023-24	1,70,270	68,366

Source: RBI
