

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
**RAJYA SABHA**  
**UNSTARRED QUESTION NO-841**  
ANSWERED ON- 09/02/2021

**LOSS TO ECONOMY DUE TO NPAs**

841. SMT. CHHAYA VERMA  
SHRI VISHAMBHAR PRASAD NISHAD  
CH. SUKHRAM SINGH YADAV  
SHRI CHH. UDAYANRAJE BHONSLE

Will the Minister of FINANCE be pleased to state:-

- (a) the amount having been rendered as Non-Performing Assets (NPAs) out of loans disbursed by various banks, during last five years;
- (b) the extent of loss likely to happen to the country's economy due to said NPAs;
- (c) the quantum of loan amount waived off which was provided to many industrialists during the last five years, the details thereof, year-wise and company-wise; and
- (d) the loan amount disbursed to the farmers across the country along with the amount waived off during the said period and the details thereof?

**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 Section 45E provides that credit information submitted by a bank shall be treated as confidential and not be published or otherwise disclosed.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.

\*\*\*

Rajya Sabha unstarred question no. 1126, regarding Loss to economy due to NPAs

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

Amounts in crore Rs.

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

*Source: Reserve Bank of India*

\*\*\*