

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
**RAJYA SABHA**  
**UNSTARRED QUESTION NO-1475**  
ANSWERED ON- 20/12/2022

**DEFAULTED LOANS**

1475. SHRI RANDEEP SINGH SURJEWALA

Will the Minister of FINANCE be pleased to state:-

- (a) the criteria of writing off a loan by public sector banks;
- (b) the total amount (in ₹ crores) of write-offs for public sector /scheduled/commercial banks since 1st March, 2017 till date;
- (c) the total amount (in ₹ crores) of defaulted loans (including write-offs but excluding loans recovered from write-offs) for public sector/scheduled/commercial banks since 1st March, 2017 till date; and
- (d) the list, including names of write-offs/defaulters who have defaulted more than ₹1 crore to the public sector banks?

**ANSWER**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(DR. BHAGWAT KARAD)

(a) to (d): The non-performing assets (NPAs), including, *inter-alia*, those in respect of which full provisioning has been made on completion of four years, are removed from the balance-sheet of the bank concerned by way of write-off. Banks write-off NPAs as part of their regular exercise to clean up their balance-sheet, avail of tax benefit and optimise capital. The write-off is carried out by the banks in accordance with RBI guidelines and policy approved by their Boards. As per RBI data, public sector banks (PSBs) and scheduled commercial banks (SCBs) wrote-off an aggregate amount of Rs. 8,16,421 crore and Rs. 11,17,883 crore respectively during the last six financial years. Further, year-wise details of fresh slippages during each of the financial years and loans written off by PSBs and SCBs during the last six financial years are as under:

Amounts in crore Rs.				
	Financial Year (FY)	Gross NPAs (as on)	Fresh Slippages to NPAs (in year)	Written off loans less recovery from written off accounts (in year)
<b>PSBs</b>	FY 2016-17	6,84,732	3,38,710	73,002
	FY 2017-18	8,95,601	4,32,630	1,17,773
	FY 2018-19	7,39,541	2,07,687	1,64,135
	FY 2019-20	6,78,317	2,10,960	1,51,875
	FY 2020-21	6,16,616	1,44,586	1,07,113
	FY 2021-22	5,40,958	1,44,315	90,797
<b>SCBs</b>	FY 2016-17	7,90,488	4,24,918	97,972
	FY 2017-18	10,36,187	5,43,404	1,48,447
	FY 2018-19	9,33,779	3,01,795	2,10,765
	FY 2019-20	8,96,082	3,43,598	2,04,154
	FY 2020-21	8,35,051	2,55,760	1,72,677
	FY 2021-22	7,42,397	2,85,686	1,41,432

Source: RBI

With regard to the list, including names of write-offs/defaulters who have defaulted more than ₹1 crore to the PSBs, RBI has informed that borrower-wise information on written off loan accounts is not maintained by it. Further, under the provisions of section 45E of the RBI Act, 1934, RBI is prohibited from disclosing borrower-wise credit information, since the credit information submitted by a bank is treated as confidential and is not to be published or otherwise disclosed.

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