

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**RAJYA SABHA**  
**UNSTARRED QUESTION NO-884**

ANSWERED ON TUESDAY, JULY 30, 2024/ SRAVANA 8, 1946 (SAKA)

**WRITE OFFS BY SCHEDULED COMMERCIAL BANKS**

884. SHRI JAWHAR SIRCAR

Will the Minister of FINANCE be pleased to state:-

- (a) the total write-off per annum and the break up of write-offs by PSBs, Private Banks and Foreign Banks per annum from 2019-20 to 2023-24;
- (b) the year-wise figures for total write-off and under the three categories of SCBs specifically for frauds, corporate loans, agricultural, micro & small enterprises and personal loans for these five years; and
- (c) the grand total and total write-offs for the three categories of banks in the five years for frauds, corporate loans, agricultural, micro & small enterprises and personal loans adjusting overlaps, if any?

**ANSWER**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a) to (c): Year-wise and bank-group-wise details of the amount written-off by Scheduled Commercial Banks (SCBs) during the last five financial years, *i.e.* from 2019-20 to 2023-24 are at **Annex-1**.

Year-wise and bank-group-wise details of the total amount written-off by SCBs in respect of accounts declared as frauds with amount involved of Rs. 1 lakh and above, based on the date of reporting and based on the date of occurrence are at **Annex-2**.

RBI has apprised that information regarding the loan written-off in respect of corporate loans is not maintained by it. However, year-wise and bank group-wise details of loans written-off in respect of 'Large industries and Services', during the last five financial years are at **Annex-3**.

Year-wise, bank-group-wise and sector-wise details of loans written-off, pertaining to agriculture and allied activities, industry and services loans (including micro & small enterprises) and personal loans, by the three categories of SCBs, *i.e.* public sector banks, private sector banks and foreign banks during the last five financial years, are at **Annex-4**. Further, write-off in respect of frauds may pertain to one of these sectors or may be non-advances related frauds. However, there is no overlap in written-off amount pertaining to different sectors, *viz* agriculture and allied activities, industry, services and personal loans.

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**Rajya Sabha unstarred question no. 884, regarding Write Offs by Scheduled Commercial Banks**

**Loans written-off by Banks**

(Amounts in crore Rs.)

| <b>Bank Group</b>          | <b>FY<br/>2019-20</b> | <b>FY<br/>2020-21</b> | <b>FY<br/>2021-22</b> | <b>FY<br/>2022-23</b> | <b>FY<br/>2023-24</b> | <b>Total</b> |
|----------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|--------------|
| Public Sector Banks        | 1,75,877              | 1,31,894              | 1,15,536              | 1,18,950              | 1,14,622              | 6,56,879     |
| Private Sector Banks       | 52,633                | 66,863                | 53,098                | 83,248                | 47,410                | 3,03,252     |
| Foreign banks              | 4,991                 | 3,198                 | 3,435                 | 2,033                 | 2,694                 | 16,351       |
| Scheduled Commercial Banks | 2,34,170              | 2,02,781              | 1,74,966              | 2,08,037              | 1,70,269              | 9,90,223     |

Source: RBI (provisional data for FY 2023-24)

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**Rajya Sabha unstarred question no. 884, regarding Write Offs by Scheduled Commercial Banks****Loans written-off by Banks in respect of accounts declared as frauds,  
based on the date of reporting and the date of occurrence**

(Amounts in crore Rs.)

| <b>Financial Year</b> | <b>Bank Group</b>           | <b>Amount Involved<br/>(Based on date of Reporting)</b> | <b>Amount Involved<br/>(Based on date of Occurrence)</b> |
|-----------------------|-----------------------------|---|--|
| 2019-2020             | Public Sector Banks         | 14,915  | 555  |
|                       | Private Sector Banks        | 18,816  | 5,363  |
|                       | Scheduled Commercial Banks* | 33,731  | 5,918  |
| 2020-2021             | Public Sector Banks         | 4,160   | 35   |
|                       | Private Sector Banks        | 22,667  | 942  |
|                       | Scheduled Commercial Banks* | 26,828  | 976  |
| 2021-2022             | Public Sector Banks         | 3,175   | 3  |
|                       | Private Sector Banks        | 5,472   | 340  |
|                       | Scheduled Commercial Banks* | 8,647   | 343  |
| 2022-2023             | Public Sector Banks         | 821   | 8  |
|                       | Private Sector Banks        | 1,538   | 95   |
|                       | Scheduled Commercial Banks* | 2,359   | 103  |
| 2023-2024             | Public Sector Banks         | 2,107   | 1  |
|                       | Private Sector Banks        | 354   | 2  |
|                       | Scheduled Commercial Banks* | 2,462   | 3  |
| Total                 | Public Sector Banks         | 25,178  | 602  |
|                       | Private Sector Banks        | 48,847  | 6,742  |
|                       | Scheduled Commercial Banks* | 74,027  | 7,343  |

Source: RBI (provisional data for FY 2023-24)

\*including foreign banks

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Rajya Sabha unstarred question no. 884, regarding Write Offs by Scheduled Commercial Banks

**Loans to 'Large Industries and Services' written-off by Banks**

(Amounts in crore Rs.)

| Financial Year | Written – off Loans |                      |               |                            |
|----------------|---------------------|----------------------|---------------|----------------------------|
|                | Public Sector Banks | Private Sector Banks | Foreign Banks | Scheduled Commercial Banks |
| 2019-20        | 1,33,179            | 22,208               | 3,750         | 1,59,139                   |
| 2020-21        | 90,641              | 34,458               | 1,948         | 1,27,050                   |
| 2021-22        | 57,541              | 10,371               | 1,613         | 69,532                     |
| 2022-23        | 67,045              | 41,194               | 1,138         | 1,09,465                   |
| 2023-24        | 60,958              | 5,445                | 1,337         | 70,966                     |

Source: RBI (provisional data for FY 2023-24)

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## Rajya Sabha unstarred question no. 884, regarding Write Offs by Scheduled Commercial Banks

## Sector-wise loans written-off by Banks

(Amounts in crore Rs.)

| Bank Group                 | Sector  | FY 2019-20 | FY 2020-21 | FY 2021-22 | FY 2022-23 | FY 2023-24 | Total    |
|----------------------------|---|------------|------------|------------|------------|------------|----------|
| Public Sector Banks        | <b>Agriculture and Allied Activities</b>      | 10,459     | 10,909     | 8,703      | 13,352     | 18,901     | 62,324   |
|                            | <b>Industry</b>                               | 1,20,806   | 76,914     | 46,246     | 53,617     | 47,854     | 3,45,437 |
|                            | <i>- of which Micro and Small Enterprises</i> | 11,146     | 2,557      | 6,789      | 7,043      | 5,859      | 33,395   |
|                            | <b>Services</b>                               | 34,199     | 27,010     | 37,149     | 34,882     | 28,905     | 1,62,145 |
|                            | <i>- of which Micro and Small Enterprises</i> | 5,406      | 7,483      | 10,264     | 9,816      | 6,994      | 39,963   |
|                            | <b>Personal Loans*</b>                        | -          | -          | -          | 1,050      | 1,550      | 2,599    |
| Private Sector Banks       | <b>Agriculture and Allied Activities</b>      | 2,446      | 3,348      | 5,817      | 6,757      | 4,869      | 23,237   |
|                            | <b>Industry</b>                               | 20,684     | 24,591     | 9,535      | 31,861     | 5,561      | 92,232   |
|                            | <i>- of which Micro and Small Enterprises</i> | 839        | 1,349      | 1,711      | 3,425      | 2,106      | 9,429    |
|                            | <b>Services</b>                               | 10,502     | 17,048     | 10,851     | 21,209     | 7,128      | 66,738   |
|                            | <i>- of which Micro and Small Enterprises</i> | 2,307      | 3,777      | 4,652      | 7,318      | 4,615      | 22,669   |
|                            | <b>Personal Loans*</b>                        | -          | -          | -          | 4,772      | 7,208      | 11,980   |
| Foreign Banks              | <b>Agriculture and Allied Activities</b>      | 6          | 8          | 187        | 45         | 3          | 249      |
|                            | <b>Industry</b>                               | 2,901      | 1,749      | 1,195      | 1,093      | 877        | 7,814    |
|                            | <i>- of which Micro and Small Enterprises</i> | 61         | 96         | 53         | 47         | 186        | 443      |
|                            | <b>Services</b>                               | 1,122      | 494        | 685        | 170        | 953        | 3,424    |
|                            | <i>- of which Micro and Small Enterprises</i> | 75         | 146        | 78         | 67         | 204        | 570      |
|                            | <b>Personal Loans*</b>                        | -          | -          | -          | 84         | 136        | 219      |
| Scheduled Commercial Banks | <b>Agriculture and Allied Activities</b>      | 12,969     | 14,483     | 15,222     | 21,651     | 24,426     | 88,752   |
|                            | <b>Industry</b>                               | 1,44,425   | 1,03,306   | 57,242     | 86,720     | 54,620     | 4,46,314 |
|                            | <i>- of which Micro and Small Enterprises</i> | 12,072     | 4,050      | 8,813      | 10,660     | 8,194      | 43,789   |
|                            | <b>Services</b>                               | 46,072     | 44,818     | 49,325     | 56,878     | 40,197     | 2,37,290 |
|                            | <i>- of which Micro and Small Enterprises</i> | 7,983      | 11,611     | 15,426     | 17,732     | 12,067     | 64,819   |
|                            | <b>Personal Loans*</b>                        | -          | -          | -          | 6,045      | 9,087      | 15,132   |

Source: RBI (provisional data for FY 2023-24)

\* Data on personal loans is collected by RBI from FY 2022-23 onwards only.

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