

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
UNSTARRED QUESTION NO-222

ANSWERED ON TUESDAY, FEBRUARY 4, 2025/MAGHA 15, 1946 (SAKA)

GOLD LOAN NPA

222. SHRI RAMJI LAL SUMAN
SHRI JAVED ALI KHAN

Will the Minister of FINANCE be pleased to state:-

- (a) whether 30 per cent jump in gold loan NPA has been reported during April-June quarter of 2024-25 as per the data of RBI;
- (b) if so, the details thereof, bank-wise and Non Banking Financial Company (NBFC)-wise;
- (c) whether commercial banks have reported 62 per cent rise in gold loan NPS to ₹2,445 crore by June 2024 from ₹1,513 crore in March, 2024; and
- (d) if so, the details thereof, bank-wise?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a) and (b): No Sir. The gross non-performing assets (GNPAs) pertaining to gold loan in Scheduled Commercial Banks (SCBs) and Upper and Middle-Layer Non-Banking Financial Companies (NBFCs) have increased by 18.14% from March 2024 to June 2024.

(c) and (d): No Sir. The gross GNPAs pertaining to gold loan in SCBs have increased by 21.03% from March 2024 to June 2024.
