

# Reimagining Debt Recovery in India's Commercial Justice System

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**Declaration:** AI tools have been used during the research process responsibly and ethically, and in accordance with the guidelines provided. The author has applied critical thinking and personal analysis so as to represent original work to the fullest extent possible.

**AI tools used:** ChatGPT

**Purpose of AI tool:** Data analysis, grammar check

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## Chapter 1: Introduction

Debt Recovery Tribunals (DRT) were established to provide a specialised forum for the adjudication of recovery claims filed by banks and financial institutions. This paper focuses exclusively on the Original Applications (OAs) filed before the three DRTs in Mumbai. By narrowing the scope to OAs, the study examines how recovery proceedings move through the tribunal process and where delay arises within that lifecycle.

The first part interrogates the definition of delay itself. This paper argues that the summons stages of the OA process should not be included within the conceptualisation of the 180-day disposal timeline.<sup>2</sup> By separating procedural stages from adjudicatory delay, the paper aims to develop a more precise understanding of how delay can be understood within the DRT process.

The second part of the paper shifts focus to the hearing stage and identifies cases of delay during this stage. It analyses the outcomes of hearing orders to understand how proceedings unfold once the matter is listed before the Tribunal. By examining recorded outcomes, the study seeks to identify patterns that may explain delay at this stage. Overall, the paper develops a structured and precise understanding of delay within OAs, enabling a clearer assessment of how delay operates within the DRT system as a whole, and where institutional constraints may arise.

### 1.1 Literature Review

Existing literature has examined the functioning and effectiveness of DRTs using empirical data by relying on sample-based datasets due to limitations in the availability and accessibility of comprehensive case-level information.

Phadnis and Prabhala (2015) note that systematic empirical work on DRTs is constrained by the limited availability of organised tribunal records and the difficulty of accessing complete datasets across tribunals.<sup>3</sup> Their discussion highlights a broader institutional problem: DRT data are not readily available in a standardised, research-ready format, making large-scale quantitative evaluation difficult.

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<sup>2</sup> Sub-Committee on Defining Arrears, National Court Management Systems (NCMS), *Report on Defining Arrears* (2024), <https://cdnbbsr.s3waas.gov.in/s3ec0490f1f4972d133619a60c30f3559e/uploads/2024/11/2024111276.pdf>

<sup>3</sup> Manasi Phadnis and N. Prabhala, *Debt Recovery Tribunals in India*: (Centre for Advanced Financial Research and Learning [CAFRAL], Working Paper, 2015).

Thakkar, Rami, and Sarmah (2020)<sup>4</sup> analyse the efficacy of debt recovery legislations in India using secondary data from 33 DRT jurisdictions between 2011–2012 and 2014–2015. Their study examines indicators such as the number of cases disposed of, the amount involved, debt recovered, and the volume and value of pending cases. The findings highlight significant pendency and relatively limited recovery levels, suggesting that delays in case resolution continue to affect the effectiveness of the debt recovery framework despite the establishment of specialised recovery mechanisms.

Similarly, Sharma and Vagrecha (2022)<sup>5</sup> examine disposal timelines of OAs using sample data from 168 cases across three DRTs—Mumbai, Hyderabad, and Bengaluru—between 2011 and 2019. Their analysis focuses on the period between the registration of an OA and the issuance of a decree certificate. The study finds that disposal periods frequently exceed statutory timeline, indicating persistent delays in adjudication. Together, these studies highlight structural challenges in the functioning of DRTs, particularly with respect to case pendency and delays in recovery proceedings.

A study by the Centre for Public Policy Research focuses on a single tribunal, the DRT at Ernakulam, relying on case records, stakeholder interviews, and field-based observation within that jurisdiction.<sup>6</sup> While methodologically detailed, the study’s single-tribunal design necessarily limits the generalisability of its findings to the national DRT system.

Similarly, the National Institute of Public Finance and Policy working paper by Prasanth V. Regy and Shubho Roy conducts an empirical analysis of judicial delays using a dataset constructed from a defined set of orders of one DRT in Delhi.<sup>7</sup> Although the authors employ a structured approach to categorising case stages and delay patterns, the study is limited to a specific tribunal due to data availability.

This paper addresses that gap in two key ways. First, it constructs a dataset that spans multiple DRTs rather than focusing on a single tribunal. While the second part of the paper adopts a

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<sup>4</sup> H. Thakkar, G. Rami and P.P. Sarmah, “Efficacy of Debt Recovery Legislations: Indian Experience,” *Artha Vijnana* 62 (2020): 38.

<sup>5</sup> Jyoti Sharma and Kamal Vagrecha, “Effectiveness of Debt Recovery Tribunals in Resolving NPAs of Banks in India: A Critical Analysis,” *Orissa Journal of Commerce* 43 (2022): 81.

<sup>6</sup> Mukund P. Unny, *A Study on the Effectiveness of Remedies Available for Banks in a Debt Recovery Tribunal: A Case Study on Ernakulam DRT* (Centre for Public Policy Research [CPPR], 2011).

<sup>7</sup> Prasanth V. Regy and Shubho Roy, *Understanding Judicial Delays in Debt Tribunals* (National Institute of Public Finance and Policy, Working Paper No. 195, 2017).

framework similar to Regy and Roy, it offers a temporally broader and wider comparison of the delays at the hearing stage by examining three tribunals in a specific location, i.e. Mumbai, over a period of four years.<sup>8</sup>

Second, it disaggregates procedural stages instead of treating all pending cases as functionally equivalent. By tracking cases through stages—summons, evidence, hearings, settlement and other steps—the dataset enables a more accurate understanding of where delay is concentrated.

## **1.2 Scope and Limitations**

This study is limited to OAs before three DRTs in Mumbai and does not examine other types of proceedings, such as Appeals or Securitisation Applications (SA).

The analysis is confined to case-level and hearing-level data as recorded in the Tribunal's system. It relies on recorded classifications of delay and hearing outcomes and does not independently verify factual circumstances beyond what is documented in the data.

The paper does not attempt to evaluate qualitative aspects of adjudication, such as the correctness of judicial decisions. Instead, it focuses on procedural timelines and case progression, examining tribunal orders to identify whether hearings were conducted or adjournments were granted at the hearing stage. Through this approach, the study seeks to identify the institutional and procedural factors contributing to delays in DRT proceedings.

## **1.3 Research Methodology**

This paper adopts a quantitative and stage-specific approach to examining delay within OAs before three DRTs in Mumbai. The methodology is structured around the two central inquiries of the study: an analysis of delay at the summons stage, and an analysis of delay at the hearing stage.

### ***Data Collection***

The study relies on case-level and hearing-level data extracted from the tribunals' publicly available records from 2022 to 2025. The dataset includes information on filing dates, hearing dates, recorded reasons for adjournment or delay, and classification of hearing outcomes. Only

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<sup>8</sup> Ibid.

Original Applications were included in the dataset. A detailed explanation of the web scraping process is provided in “Web Scraping Methodology” in Annexure II.

To better understand delays at the hearing stage, orders from a random sample of cases were examined. This qualitative review helps contextualise the quantitative findings by identifying the procedural factors contributing to delays during the hearing stage. Further details are provided in “Data Cleaning for Understanding Delays at the Hearing Stage” and “Coding Framework for Analysis of Adjournments, Delay Attribution, and Procedural Progress in DRT Orders” in Annexure II.

### ***Data Challenges***

All data used in this study was directly downloaded from the tribunals’ official website through a web scraping process. During scrapping, the code was programmed to stop when it encountered the first instance of “Record Not Found” for a given case number. This approach was adopted because the website frequently became unresponsive for various technical reasons. Once halted, the process was resumed from the last recorded case number at a later point in time. These repeated attempts were made to retrieve as much data as possible, functioning as a validation mechanism to minimise data loss arising from server instability.

As an additional layer of verification, a Right to Information (RTI) application was filed to obtain the total number of cases filed as per the tribunals’ administrative records. A comparison between the number of cases reflected in the administrative dataset and those captured through web scraping is provided in the Annexure II (‘Table Comparing Administrative Data and Downloaded Data’ and the RTI is attached in here ([link](#)))

All empirical analysis in this paper is based on the web-scraped dataset. Although the scraped dataset should ideally match administrative records. it was found to contain 12,121 cases in total, while the administrative dataset reflected 14,247 cases. The scraped dataset thus captures approximately 85% of cases recorded in administrative data. Across the three DRTs and all years examined, the largest discrepancy between the two datasets appears in DRT 1 for the year 2023.

### ***Data Cleaning***

### *Classification Methodology for Types of Applicants*

In analysing case filings before the DRTs, parties have been categorised based on the official classification of banks and financial institutions as provided by the Reserve Bank of India (RBI) on the “Banks in India” portal.<sup>9</sup> The RBI groups licensed banking entities operating in India into categories such as public sector banks, private sector banks, foreign banks, regional rural banks, small finance banks, payments banks, and others.

This classification enhances the analytical strength and replicability of the study by relying on the official regulatory framework used by India’s central banking authority rather than creating ad hoc categories. This alignment improves comparability with other financial sector data and strengthens the institutional interpretation of DRT litigation trends.

### *Classification Methodology for Purpose and Steps of Listing*

The DRT website provides a stated “purpose” for each case listing. To systematically classify these purposes, interviews were first conducted with two lawyers practicing before the DRT in Mumbai to understand how different listing descriptions correspond to procedural stages. Based on these discussions, each purpose was mapped to one of the following categories: Summons, Evidence, CAOD, Hearing, Judgment, and Settlement.

Some commonly used but broad terms, such as “Appropriate Order” or “Reply,” were treated as “General Terms” as they do not clearly indicate a specific procedural stage on their own. In such cases, the stage assigned to the immediately preceding listing was continued. Five terms could not be clearly mapped to any procedural stage and were therefore marked as “Could Not Be Ascertained.” Further details are provided in the “Table Explaining Purpose and Step Classification” in the Annexure.

### *Data Cleaning of Dates*

To ensure an accurate analysis of procedural timelines, the date variables in the dataset were cleaned and adjusted to reflect the working schedule of the DRTs. Under Rule 19 of the *Debts*

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<sup>9</sup> Reserve Bank of India, “Banks in India,” <https://rbi.org.in/commonman/English/Scripts/BanksInIndia.aspx>

*Recovery Tribunal (Procedure) Rules, 1993*, tribunal offices remain open from 10 a.m. to 6 p.m. on working days, excluding Saturdays, Sundays, and public holidays.<sup>10</sup>

To align the empirical analysis with this institutional framework, procedural timelines were calculated based on working days rather than calendar days.

First, the date of filing was adjusted to the next working day where necessary. Since applications may be filed through the e-filing system at any time, cases filed on Saturdays and Sundays were shifted to the following Monday for analytical purposes.

Second, the interval between hearings and between filing and the first listing was calculated after excluding weekends. This was done by removing these days from the difference between consecutive dates, thereby generating a measure of working days between procedural stages. Counting working days ensures that calculated durations reflect actual working days of the tribunal, rather than calendar time.

#### *Data Cleaning for Understanding the Nature of Disposal*

To ensure consistency in analysing disposal outcomes across DRTs, the variable capturing the nature of case disposal was cleaned and standardised. Several categories in the raw dataset reflected either rare procedural outcomes or slight variations in terminology describing substantively similar results. Accordingly, a set of reclassification rules was applied.

Certain low-frequency or procedurally similar disposal categories were consolidated to ensure clarity in the graphical representation of disposal outcomes. Categories reflecting administrative errors or extremely rare procedural outcomes were grouped under “Others,” while substantively similar outcomes (such as “Allowed” and “Fully Satisfied”) were merged under broader disposal categories.

#### *Data Cleaning for Understanding Delays at the Hearing Stage*

The analysis is based on a structured coding of DRT orders using predefined single-select variables to capture adjournment patterns, party presence, delay attribution, and hearing outcomes. Each order was reviewed to determine the following: whether it was uploaded;

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<sup>10</sup> Debts Recovery Tribunal (Procedure) Rules, 1993, r. 19, [https://upload.indiacode.nic.in/showfile?actid=AC\\_CEN\\_2\\_33\\_00045\\_199351\\_1524048948493&type=rule&filena me=Debts%20Recovery%20Tribunal%20\(Procedure\)%20Rules.%201993.pdf](https://upload.indiacode.nic.in/showfile?actid=AC_CEN_2_33_00045_199351_1524048948493&type=rule&filena me=Debts%20Recovery%20Tribunal%20(Procedure)%20Rules.%201993.pdf)

whether the adjournment was court-initiated or party-initiated; whether additional charges or administrative constraints were involved; and whether the hearing resulted in substantive progress. “NA” was used only where the order was not uploaded.

Tribunal-initiated delays include administrative causes such as the absence or transfer of staff, additional charge arrangements, vacancy of the Presiding Officer (PO), or lack of available tribunal time. Party-initiated adjournments include requests for filing documents, replies, or time for arguments, including where senior counsel was to appear.

A hearing was marked as “successful” where the matter progressed toward resolution, even if limited adjournment was granted for procedural compliance. This classification framework is consistent with the approach adopted by Prasanth V. Regy and Shubho Roy.<sup>11</sup>

Further details are provided in the Annexure under “Coding Framework for Analysis of Adjournments, Delay Attribution, and Procedural Progress in DRT Orders.”

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<sup>11</sup> Prasanth V. Regy and Shubho Roy, *Understanding Judicial Delays in Debt Tribunals* (National Institute of Public Finance and Policy, Working Paper No. 195, 2017).

## **Chapter 2: Statutory Design and Institutional Context of Debt Recovery Tribunals**

### **2.1 Procedural Context of Original Applications before DRTs**

#### ***2.1.1 Pecuniary and Subject Matter Threshold***

An OA may be instituted only by “banks” and “financial institutions” as defined under Section 2 of the *Recovery of Debts and Bankruptcy Act, 1993* (hereinafter, the “Act”).<sup>12</sup> The jurisdiction of the tribunal is further confined to debts exceeding the statutory pecuniary threshold of ₹20 lakhs, as prescribed under Section 1(4)<sup>13</sup> of the Act. This framework creates a specialised adjudicatory forum accessible only to defined financial entities for the recovery of qualifying debts.

The Statement of Objects and Reasons of the Act identifies mounting non-performing assets and delays in civil courts as key concerns motivating the creation of DRTs.<sup>14</sup> The legislative objective was to ensure expeditious adjudication and recovery of debts owed to banks and financial institutions.

#### ***2.1.2 Procedural Flexibility and Summary Structure***

Section 22(1) of the Act provides that Debt Recovery Tribunals are not bound by the Code of Civil Procedure, 1908.<sup>15</sup> Instead, they are guided by the principles of natural justice and possess the power to regulate their own procedure. Additionally, DRTs are vested with powers similar to those of a civil court under the Code of Civil Procedure (CPC), 1908, including summoning witnesses, requiring the production of documents, receiving evidence through affidavits, issuing commissions for examination, reviewing decisions, and passing or setting aside ex parte or default orders.<sup>16</sup>

Proceedings in an OA are primarily conducted through pleadings and evidence filed by way of affidavits and documentary material. While the tribunal retains discretion to permit cross-examination where necessary, the procedural framework does not mandate a full oral trial

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<sup>12</sup> Recovery of Debts and Bankruptcy Act, No. 51 of 1993, § 2.

<sup>13</sup> Recovery of Debts and Bankruptcy Act, No. 51 of 1993, § 1(4).

<sup>14</sup> Recovery of Debts Due to Banks and Financial Institutions Bill, 1993, Statement of Objects and Reasons, Bill No. 104 of 1993.

<sup>15</sup> Recovery of Debts and Bankruptcy Act, No. 51 of 1993, § 22(1).

<sup>16</sup> Recovery of Debts and Bankruptcy Act, No. 51 of 1993, § 22(2).

in the manner contemplated under the CPC.<sup>17</sup> The Act further provides that applications should, as far as possible, be disposed of within 180 days (Section 19(24)), reflecting the statutory emphasis on expedition resolution of cases.<sup>18</sup> The 2016 amendment strengthened the expectation of expeditious proceedings by modifying the language of sub-section (24). Earlier, the provision stated that an “endeavour shall be made” to complete proceedings within the prescribed timeline. The amendment replaced this with the phrase “every effort shall be made by it to complete the proceedings in two hearings,” signalling a stronger legislative intent to limit prolonged proceedings and reduce adjournments.<sup>19</sup>

### ***2.1.3 Recovery Certificate as Decree Equivalent***

Upon determination of liability, the tribunal issues a Recovery Certificate under Section 19(22)<sup>20</sup> of the Act, specifying the amount due, and transmits it directly to a Recovery Officer for execution.

Unlike civil proceedings under the CPC, where a decree holder must initiate a separate execution petition, the DRT framework integrates adjudication and execution within the same institutional structure.<sup>21</sup> The Recovery Officer is empowered to proceed with attachment, sale, or arrest in accordance with statutory powers. This integrated mechanism distinguishes the OA process from conventional civil litigation.

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<sup>17</sup> Recovery of Debts and Bankruptcy Act, No. 51 of 1993, §§ 19, 22(1).

<sup>18</sup> Recovery of Debts and Bankruptcy Act, No. 51 of 1993, § 19(24).

<sup>19</sup> Enforcement of Security Interest and Recovery of Debts Laws and Miscellaneous Provisions (Amendment) Act, No. 44 of 2016, Acts of Parliament, 2016.

<sup>20</sup> Recovery of Debts and Bankruptcy Act, No. 51 of 1993, § 19(22).

<sup>21</sup> Code of Civil Procedure, No. 5 of 1908, §§ 36–74, India Code (1908).

## Chapter 3: Overview of DRTs in Mumbai

### 3.1 Overview of Case Status across DRT

Table 1: Disposal of OAs in Three DRTs of Mumbai from 2022 to 2025

<b>Mumbai DRT</b>	<b>Total OAs Examined</b>	<b>Total OAs Disposed</b>	<b>Disposed (%)</b>	<b>Average Disposal Time (Years)</b>	<b>Disposed within 180 Days</b>	<b>Pending Cases</b>
DRT 1	2,571	514	19.99	2.29	34	2,057
DRT 2	4,190	647	15.44	2.87	29	3,543
DRT 3	5,360	939	17.52	1.67	50	4,421

The table presents the disposal of OAs across three DRTs in Mumbai. A total of 12,121 cases were examined across the three tribunals, of which 2,100 cases were disposed of, while 10,021 cases remained pending.

In an earlier study,<sup>22</sup> authors Jyoti Sharma & Kamal Vagrecha analysed a relatively small sample of 70 OAs from DRT-1, Mumbai, from 2011 to 2019, of which eight cases were disposed of, resulting in a disposal rate of 11.4%. The study reported an average disposal time of 3.5 years, and none of the cases in their sample was disposed of within the statutory timeline of 180 days. As of the end of the study period, 62 cases remained pending.

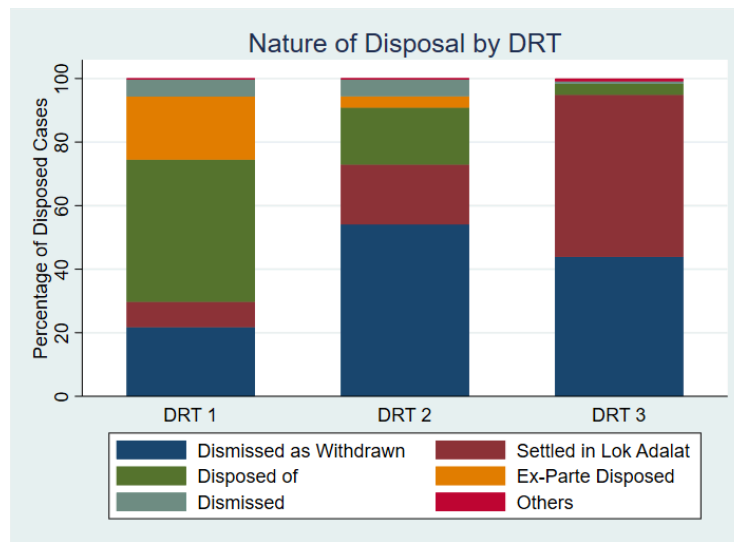
In contrast, the present dataset covers a substantially larger sample of 2,571 OAs from DRT-1, Mumbai. Of these, 514 cases were disposed of, yielding a disposal rate of 19.99%, which is considerably higher than that reported in the earlier study. The average disposal time in the present dataset is 2.29 years, which is shorter than the 3.5 years previously reported. However,

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<sup>22</sup> Jyoti Sharma and Kamal Vagrecha, "Effectiveness of Debt Recovery Tribunals in Resolving NPAs of Banks in India: A Critical Analysis," *Orissa Journal of Commerce* 43 (2022): 81.

similar to earlier findings, the proportion of cases disposed of within the statutory timeline remains very low. Only 34 cases in the present dataset were disposed of within 180 days, indicating that the statutory objective of expeditious disposal is still only rarely achieved. Overall, while the present dataset reflects somewhat higher disposal rates and slightly shorter disposal times, both tables highlight persistent delays and a large number of pending cases in DRT-1, Mumbai.

### 3.2 Understanding the Nature of Disposal



The figure presents the composition of disposal outcomes across three DRTs. Each bar represents the percentage distribution of disposal types among disposed cases within a DRT, ensuring that the segments sum to 100%. This enables a comparison of how cases are concluded across tribunals, rather than a comparison of absolute disposal volumes.

#### 3.2.1 Comparative Analysis

A comparison across the three tribunals reveals substantial variation in the pathways through which cases are concluded. While all three DRTs employ a combination of adjudication, withdrawal, and settlement, the relative importance of these mechanisms differs significantly across tribunals.

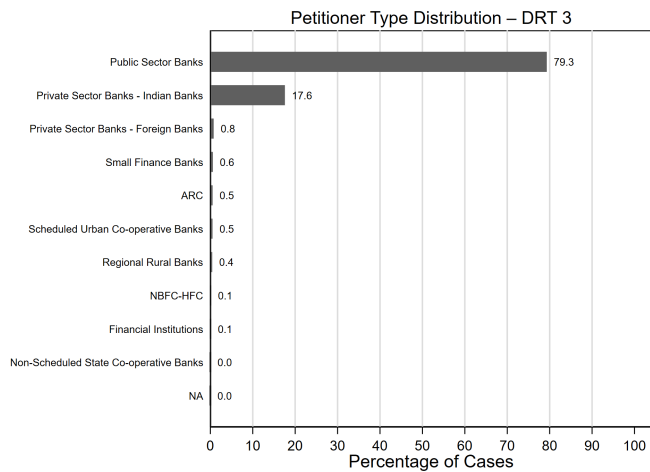
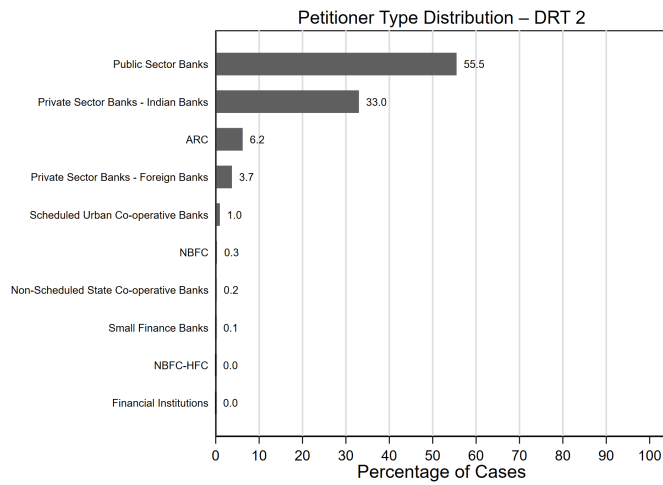
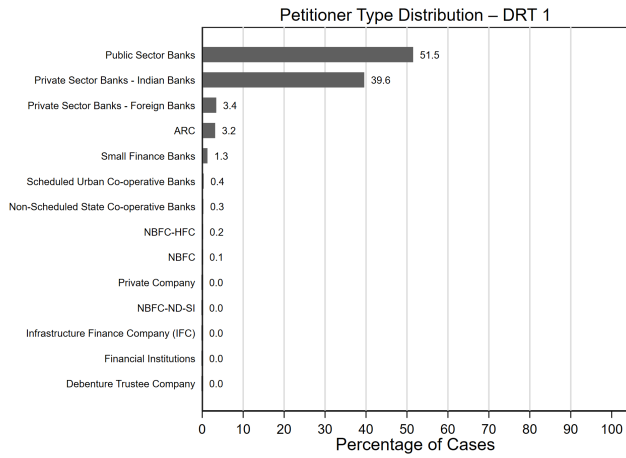
First, adjudicatory disposal (“Disposed of”) is most prominent in DRT-1, where nearly half of the disposed cases fall within this category. In contrast, the share of adjudicated outcomes is considerably smaller in DRT-2 and almost negligible in DRT-3.

Second, withdrawal-based disposal (“Dismissed as Withdrawn”) dominates in DRT-2, where it accounts for a majority of disposals. Although withdrawals are also significant in DRT-3, they remain secondary to settlement outcomes. In DRT-1, withdrawals constitute a smaller share relative to adjudicated outcomes.

Third, the role of Lok Adalat settlements differs markedly across the tribunals. While such settlements account for only a small proportion of disposals in DRT-1 and a moderate share in DRT-2, they dominate the disposal pattern in DRT-3, where more than half of the disposed cases are settled through Lok Adalat.

Taken together, these patterns suggest that DRTs differ not only in the volume of cases they handle but also in the procedural pathways through which cases are resolved. DRT-1 appears to rely more on adjudicatory disposal, DRT-2 is characterised by high levels of withdrawal, and DRT-3 demonstrates a strong emphasis on Lok Adalat settlements. These differences may reflect variations in tribunal practices, litigant behaviour, and institutional arrangements across jurisdictions.

### 3.3 Overview of Petitioner Types



The distribution of petitioner types across the three DRTs indicates that Public Sector Banks (PSBs) constitute the largest share of petitioners in all three tribunals. In DRT-1, PSBs account for 51.5% of cases, followed by Indian private sector banks at 39.6%, while institutions like ARCs, foreign banks, and small finance banks collectively constitute only a small fraction. A similar pattern is observed in DRT-2, where PSBs represent an even larger share at 55.5%, with private sector banks accounting for 33% of cases. The dominance of PSBs is particularly pronounced in DRT-3, where they account for 79.3% of petitions, far exceeding the share of private sector banks (17.6%) and other financial institutions. Overall, these figures suggest that PSBs are the primary users of DRT mechanisms for debt recovery across all three tribunals, while the participation of other financial institutions remains comparatively limited.

### ***3.3.1. Consistency with Existing Literature***

This pattern is consistent with existing literature on asset quality in the Indian banking sector. A paper by Indumati Pandey et al. (2024)<sup>23</sup> analyses trends in non-performing assets (NPAs) in India by comparing PSBs and private sector banks over the period 2005–2021. The study examines the levels of gross non-performing assets (GNPA) across the two bank groups and finds that PSBs consistently exhibit higher exposure to stressed assets, as well as greater volatility in GNPA levels, compared to private sector banks. Thus, public sector banks consistently record higher NPA levels than private sector banks.<sup>24</sup>

The higher representation of PSBs among petitioners in the DRT data aligns with the broader empirical evidence. Given that they bear a larger share of NPAs, PSBs rely more heavily on institutional recovery channels.

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<sup>23</sup> I. Pandey, R. Sharma, and N. Gupta, “Non-Performing Assets in India: A Comparative Analysis of Public and Private Sector Banks,” *Economic Policy Review* 12 (2024): 34.

<sup>24</sup> Pankaj Kumar Thakur, “A Comparative Study of Non-Performing *International Journal of Financial Management and Economics* 8 (2025): 212–213.

## Chapter 4: Defining Delay

After the 2016 Amendment, tribunals are expected to make every effort to complete proceedings within two hearings and to dispose of applications within 180 days from the date of their receipt.<sup>25</sup> Existing scholarship has emphasised the need for strict timelines at each stage of proceedings to ensure the timely disposal of cases before DRT.<sup>26</sup>

This paper argues that the 180-day timeline should be understood as applying to the core adjudicatory phase of proceedings, rather than to preliminary procedural steps like the issuance or service of summons. It further argues that greater analytical attention must be paid to what may be termed *procedural completeness* in the functioning of DRTs. At present, disposal timelines tend to aggregate all pending matters without adequately distinguishing between procedural stages and substantive adjudication.<sup>27</sup> This conflation obscures important institutional realities.

Consistent with the position taken in the NSCM report,<sup>28</sup> this paper adopts the view that cases that have not progressed beyond preliminary procedural stages should not be included in the computation of disposal caseload. The disposal metric is intended to evaluate adjudicatory efficiency. However, stages such as issuance and service of summons involve procedural formalities rather than substantive judicial determination. Including such cases within disposal calculations risks distorting the assessment of tribunal performance.

Accordingly, this paper proposes a clearer conceptual separation between two measures:

- **Gross caseload:** All cases instituted and pending before the tribunal, irrespective of procedural stage.
- **Disposal caseload:** Cases that have progressed beyond threshold *procedural completeness* and are ready for adjudicatory determination within a reasonable timeframe.

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<sup>25</sup> Enforcement of Security Interest and Recovery of Debts Laws and Miscellaneous Provisions (Amendment) Act, No. 44 of 2016, Acts of Parliament, 2016

<sup>26</sup> Akshita Sharma, “A Study on the Working of the Debt Recovery Tribunals (DRT) in India and Its Way Ahead,” 3 *Jus Corpus Law Journal* 3 (2022): 193.

<sup>27</sup> Nitika Khaitan, Shalini Seetharam, and Sumathi Chandrashekar, *Inefficiency and Judicial Delay: New Insights from the Delhi High Court* (Vidhi Centre for Legal Policy 2017), [https://vidhilegalpolicy.in/wp-content/uploads/2020/06/InefficiencyandJudicialDelay\\_Vidhi-1.pdf](https://vidhilegalpolicy.in/wp-content/uploads/2020/06/InefficiencyandJudicialDelay_Vidhi-1.pdf)

<sup>28</sup> Sub-Committee on Defining Arrears, NCMS, *Report on Defining Arrears*.

Within this framework, cases at the summons stage should not be counted toward disposal timelines. Instead, the concept of *procedural completeness* should be treated as a distinct analytical category, referring to the successful completion of foundational procedural steps necessary before substantive adjudication can meaningfully begin.

In the context of DRT proceedings, procedural completeness is limited to the summons stage. This stage is distinct from later stages of the proceedings for a key reason, as shown in the process map. ([link](#)). It primarily takes place before the Registrar, rather than the PO of the tribunal. As a result, the processes involved at this stage are largely administrative in nature, focusing on steps such as scrutiny of the application, registration of the case, and the issuance of summons to the defendant, before the matter proceeds to substantive hearings before the PO.

This does not suggest that delays at the summons stage are unimportant. On the contrary, challenges in achieving procedural completeness merit focused institutional scrutiny. However, cases stalled at this stage should not influence the computation of statutory or performance-based disposal timelines. Failure to distinguish between procedural bottlenecks and adjudicatory delay risks misdiagnosing the source of inefficiency and may lead to misplaced reform efforts.

#### **4.1 Process of Issuance of Summons**

As mentioned in the DRTs and DRATs Electronic Filing (Amendment) Rules, 2025, all cases before the DRT are required to be filed via the e-filing system.<sup>29</sup> The e-SEWAKENDRA Standard Operating Procedure (Service for Litigants/Advocates), 2023, outlines the steps involved in this process.<sup>30</sup> The applicant is first required to enter the relevant case details on the portal, including their information and the amount involved in the suit. Based on this amount, the system automatically calculates the applicable stamp duty and generates a payment link. Upon completion of payment, a receipt is generated, following which a “Diary Number” is assigned to the case, as reflected in the process mapping of DRT-1 ([link](#)).

Following the generation of the diary number, the application proceeds to the scrutiny stage. As explained in the process mapping, in DRT I, the application is examined sequentially by an

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<sup>29</sup> Debts Recovery Tribunals and Debts Recovery Appellate Tribunals Electronic Filing (Amendment) Rules, 2025, G.S.R. 403(E), Gazette of India, Extraordinary, Part II, § 3(i) (June 23, 2025)

<sup>30</sup> Debts Recovery Tribunals & Debts Recovery Appellate Tribunals, *e-SEWAKENDRA Standard Operating Procedure (Service for Litigants/Advocates)* (2023), [https://drt.gov.in/images/efiling\\_notice.pdf](https://drt.gov.in/images/efiling_notice.pdf)

Assistant, a Section Officer, and the Registrar. During scrutiny, the following aspects are examined:

- Verification of the tribunal's jurisdiction (territorial and pecuniary)
- Whether the requisite stamp duty has been paid in full
- Whether the matter is barred by limitation
- Whether all necessary documents have been filed and the relevant parties have been correctly identified

#### **4.2 Statutory Timeline from Filing to First Listing**

In the DRT Regulations, 2024, a 51-working-day timeline can be derived by combining the timelines prescribed for scrutiny and for correcting defects in an application.<sup>31</sup>

The step-by-step calculation is as follows:

1. Initial scrutiny period

The Registrar or authorised officer must scrutinise the case within three working days of receipt.

2. Additional time if scrutiny is delayed

If scrutiny is not completed within the first three working days, it must be reported to the Registrar, who must ensure completion within a further three working days.

3. Time allowed to cure defects

If the application is found defective, the applicant is given 15 days to remove the defects.

4. Extension for removing defects

The regulations permit an extension of up to one month (30 days) for curing defects.

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<sup>31</sup> Debts Recovery Tribunal Regulations, 2024, Reg. 9

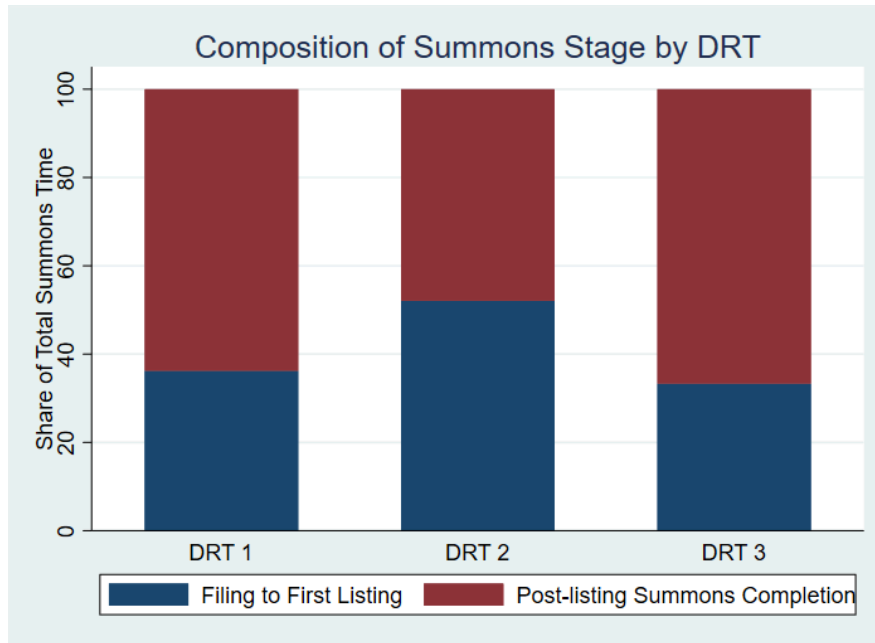
**4.2.1 Table: Issuance of Summons Within 51 Working Days (Mumbai DRTs, 2022–2025)**

Mumbai DRT	2022	2023	2024	2025	Total ( $\leq 51$ days)
DRT 1	15	52	119	91	277
DRT 2	4	24	5	109	142
DRT 3	0	0	23	583	606
Total	19	76	147	783	1025

The table presents the number of cases in which summons were issued within 51 working days of filing across the three Debt Recovery Tribunals in Mumbai between 2022 and 2025. During this period, a total of 1,025 cases met this timeline.

The distribution across tribunals is uneven. DRT-3 accounts for the largest share (606), followed by DRT-1 (277) and DRT-2 (142). A clear temporal pattern is also visible. In the earlier years, relatively few cases met the 51-day benchmark—19 cases in 2022 and 76 cases in 2023 were issued summons within this period. The number increases in 2024 (147 cases) and rises sharply in 2025 (783 cases). This increase is largely driven by DRT-3, which alone accounts for 583 cases in 2025.

### 4.3 Time taken from Filing to Completion of Summons Across DRTs



The above figure indicates that in DRT-1 and DRT-3, the majority of time appears to be spent after the first listing. This suggests that delays may arise in the completion of the summons process after the case has entered the tribunal’s listing system. In contrast, DRT-2 shows a more even distribution, with roughly half the time spent before the first listing.

These patterns are consistent with findings in existing literature. A study examining the functioning of DRT Ernakulam notes that procedural steps at the initial stage of a case can themselves take several months.<sup>32</sup> Drawing on interviews with bank officials, the study highlights that the recording of a case after filing may take up to three months, followed by approximately another month for the issuance of summons to the defendant.

#### 4.3.1 Streamlining the process

The scrutiny process in DRT-1 highlights certain inefficiencies embedded in the filing system. As discussed earlier, the determination and payment of stamp duty occur automatically through the e-filing portal, without requiring manual verification by registry staff. Further, the verification of

<sup>32</sup> Unny, *A Study on the Effectiveness of Remedies Available for Banks*.

jurisdiction follows a clearly defined statutory framework. As clarified by the DRT in DRT-3, Delhi, the territorial jurisdiction under Section 19(1) of the Recovery of Debts and Bankruptcy (RBD) Act is determined based on objective criteria, such as the location of the bank account where the debt is outstanding, the place where the defendant resides or carries on business, and where the cause of action arises wholly or in part.<sup>33</sup>

Consequently, the scrutiny process largely functions as a mechanical verification exercise, in which registry officials check whether the required information and documents have been provided and whether the case satisfies statutory criteria. Importantly, this stage does not involve adjudication on the substantive merits of the claim. Instead, it serves as an administrative screening step before the case proceeds to the issuance of summons and subsequent hearings.

#### **4.4 Policy Recommendations**

##### **1. Rationalising the Multi-Layered Scrutiny Process**

As shown in the process mapping of DRT-1, applications currently pass through three sequential levels of scrutiny before summons are issued: an Assistant, a Section Officer, and the Registrar. While scrutiny is necessary to ensure procedural compliance, the aspects examined at this stage, such as jurisdiction, limitation, and the completeness of documents, are largely mechanical checks rather than substantive adjudication.

Given the increasing digitisation of filings, several of these checks could be automatically verified through the e-filing system, thereby reducing the need for multiple layers of manual scrutiny. A more streamlined approach, such as limiting scrutiny to a single administrative review with escalation only in exceptional cases, could help reduce delays at the initial stage of proceedings.

##### **2. Automating the Issuance of Summons Through the E-Filing System**

Since filing and payment of stamp duty are already automated through the e-filing portal, the issuance of summons could also be integrated into the digital workflow. Once a case passes

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<sup>33</sup> *Export Import Bank of India Vs. Yudhishthir D. Khatau*, TA/539/2022, Debts Recovery Tribunal-III, Delhi, decided on January 9, 2025.

scrutiny and is listed, the system could automatically generate a summons and notify the applicant electronically.

Such automation would:

- reduce reliance on physical visits to the registry,
- minimise administrative delays, and
- streamline the transition from filing to the first hearing.

## Chapter 5: Understanding Delays in Hearings

A hearing represents a key stage in the life cycle of a case, and repeated or ineffective hearings can contribute significantly to overall pendency. By analysing the recorded outcomes of hearings, it becomes possible to assess whether hearings result in substantive progress or are adjourned, deferred, or left without updated orders. The following section analyses the distribution of hearing outcomes to contextualise patterns of delay.

### 5.1. Stratified Random Sampling Procedure

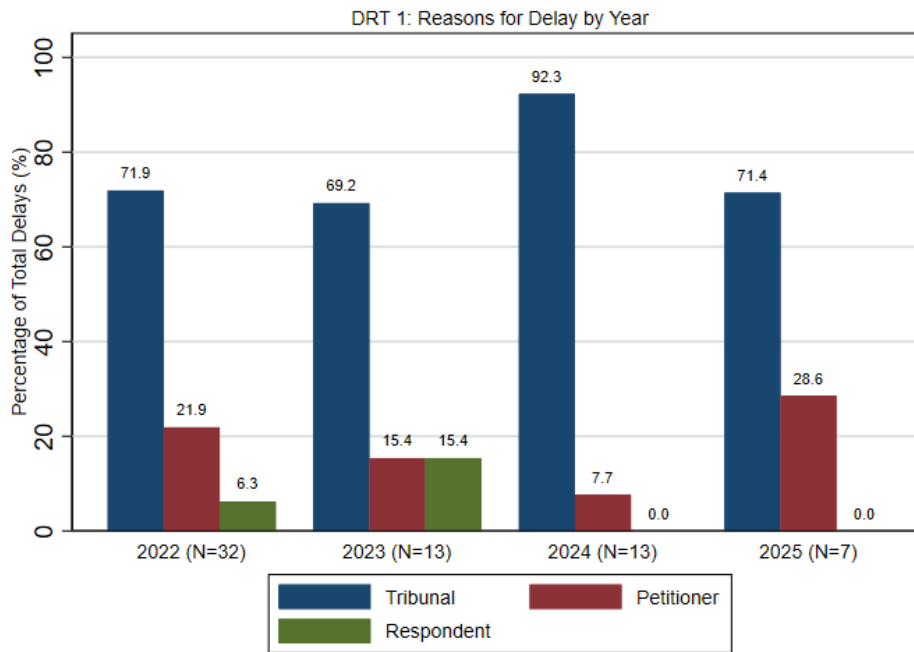
To facilitate a qualitative review of hearing-stage orders, a stratified random sample of cases was drawn from the universe of DRT Mumbai filings. Stratification was performed along three dimensions: DRT (1, 2, and 3), filing year (2022–2025), and petitioner type (Public Sector Banks and Indian Private Sector Banks), resulting in up to 24 possible strata.

Within each stratum, cases were randomly ordered using a uniform random number generator with a fixed seed to ensure reproducibility. Up to five cases were selected per stratum. In strata where fewer than five eligible cases were available, all cases were included. Due to data constraints across certain DRT-year-petitioner combinations, the final stratified sample consists of 103 unique cases. All hearings associated with the selected case IDs were retained for analysis, preserving the full procedural history of each sampled matter.

## 5.2 Data Analysis of Attribution of Delays

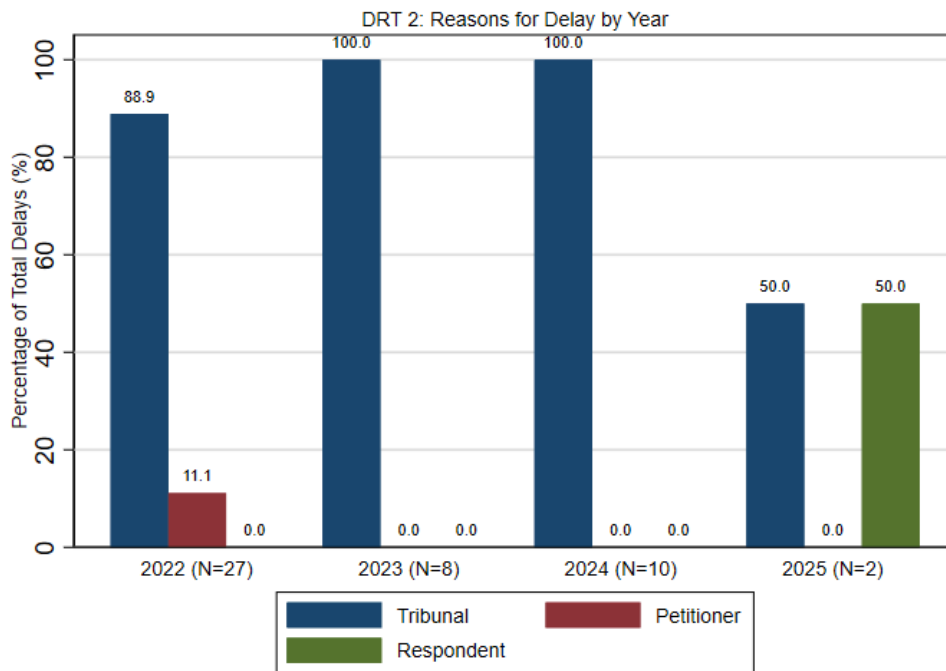
Out of the 313 hearing orders across all DRTs studied, 128 (40%) were not uploaded and were therefore excluded from the analysis. The following analysis is based only on hearings for which orders were uploaded on the website in PDF format.

### 5.2.1 DRT 1: Attribution of Delays



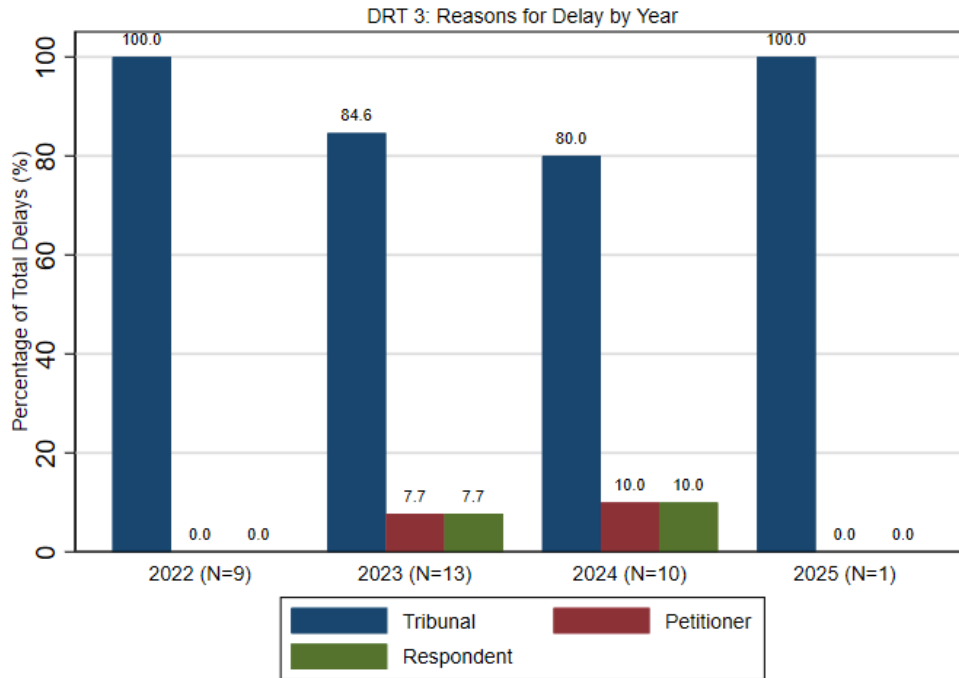
In DRT-1, court-attributed delays constitute the majority share across all four years. In 2022 and 2023, approximately 69–72% of delays are attributed to the Tribunal, with petitioner attributed delays ranging between 15% and 22%, and respondent contribution remaining relatively low. In 2024, Tribunal-attributed delays rose sharply to over 92%, indicating a strong concentration of delay attribution at the institutional level. In 2025, although the sample size was smaller (N=7), the court still accounted for about 71% of delays, with petitioner-attributed delays increasing to nearly 29%. Overall, DRT-1 shows a consistent pattern of court-dominated delay attribution, with occasional but limited litigant contribution.

### 5.2.2 DRT 2: Attribution of Delays



In DRT-2, delays are overwhelmingly attributed to the Tribunal across most years. In 2022, the Tribunal accounted for nearly 89% of delays (N=27), and in both 2023 (N=8) and 2024 (N=10), 100% of recorded delays are attributed to the Tribunal, indicating a highly institution-centric delay pattern. In 2025, the distribution appears evenly split between the Tribunal and respondent (50% each), but this result is based on only two orders (N=2) and should not therefore be treated as indicative of a broader trend. Overall, DRT-2 reflects a pattern in which delay attribution is predominantly recorded as Tribunal-driven.

### 5.2.3 DRT-3: Attribution of Delays

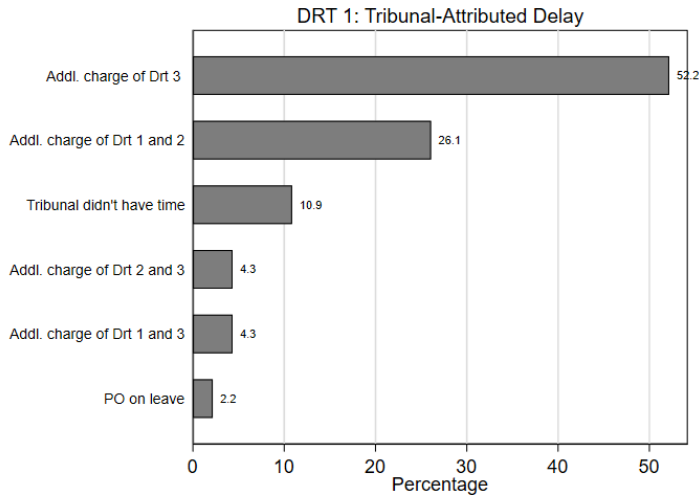


In DRT-3, delays attributable to the Tribunal dominated across the period once again. In 2022 (N=9), 100% of delays were attributed to the Tribunal. In 2023 (N=13) and 2024 (N=10), Tribunal attribution declined slightly to around 85% and 80%, respectively, with small shares attributed to petitioners and respondents. In 2025, Tribunal attribution returned to 100%, but this figure is based on only one order (N=1) and should be interpreted with caution. Overall, DRT-3 demonstrates a strong institutional concentration of delay attribution, with limited and sporadic litigant involvement in certain years.

### 5.3 Understanding Tribunal-Related Delays

The earlier analysis established that a significant proportion of the overall delay is attributed to the Tribunal. However, this label encompasses multiple institutional reasons, including additional charge arrangements, vacancy of the PO post, lack of available judicial time, and leave. Analysing these sub-categories separately allows for a clearer understanding of whether delay arises from workload distribution, staffing gaps, or administrative constraints.

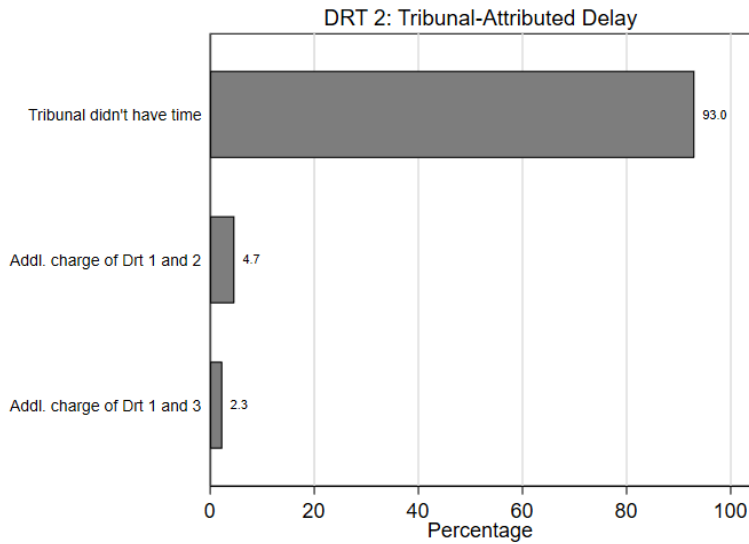
### 5.3.1 DRT-1



The graph for DRT 1 disaggregates the specific reasons recorded under Tribunal-attributed delay. The largest category is “additional charge of DRT-3,” which accounts for 52.2% of Tribunal-attributed delays. This means more than half of the delay attributed to the Tribunal arises from this factor. “Additional charge of DRT-1 and 2” accounts for 26.1%. This is the second largest category and represents about half the size of the largest segment. “Tribunal did not have time” constitutes 10.9% of the total. Two categories, “Additional charge of DRT-2 and 3” and “Additional charge of DRT-1 and 3,” each account for 4.3%. Finally, “PO on leave” accounts for 2.2%, which is the smallest share.

Overall, the distribution shows that delays are primarily concentrated in situations involving additional charge responsibilities.

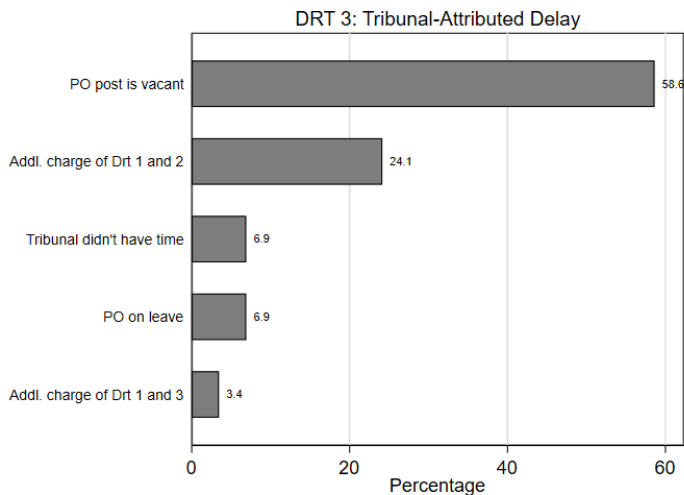
### 5.3.2 DRT-2



In DRT-2, the dominant reason is “Tribunal did not have time,” which accounts for 93% of Tribunal-attributed delays. This category overwhelmingly exceeds all others. “Additional charge of DRT-1 and 2” accounts for 4.7%, and “additional charge of DRT-1 and 3” accounts for 2.3%.

The graph indicates that Tribunal-attributed delay in DRT-2 is almost entirely driven by constraints on available judicial time.

### 5.3.3 DRT-3



In DRT 3, the largest category is “PO post is vacant,” accounting for 58.6% of Tribunal-attributed delays. This represents more than half of the recorded Tribunal-related delay. “Additional charge of DRT-1 and 2” accounts for 24.1%, making it the second largest category. Both “PO on leave” and “Tribunal did not have time” account for 6.9% each, while “Additional charge of DRT-1 and 3” accounts for 3.4%, the smallest segment in this graph.

The distribution shows that the vacancy of the PO post and additional charge arrangements together form the majority of tribunal-attributed delay in this tribunal.

#### **5.4 Policy Recommendation**

The distribution of Tribunal-attributed delays across the three tribunals highlights distinct institutional bottlenecks. In DRT-1, more than half of the delay attributed to the Tribunal arises from additional charge responsibilities, particularly where the PO is handling DRT-3 alongside other assignments. In DRT-2, 93% of such delays are recorded under “Tribunal did not have time,” indicating a concentration of delay in workload and scheduling constraints. In DRT-3, 58.6% of the delay is linked to a vacant PO post, with an additional 24.1% arising from additional charge arrangements. These patterns suggest that delay is closely tied to staffing structures, allocation of judicial time, and the practice of assigning additional charge across tribunals. From a policy perspective, the findings underscore the importance of timely appointments, reducing prolonged vacancies, and limiting additional charge burdens to ensure dedicated adjudicatory capacity. Strengthening administrative planning and ensuring full-time Presiding Officers for each tribunal may reduce structurally driven delay and improve overall case movement.

## Chapter 6: Conclusion

This paper examined the functioning of the three DRTs through a structured analysis of hearing outcomes, delay attribution, and Tribunal-attributed delay. By systematically compiling and analysing tribunal-level data, the study sought to move beyond anecdotal assessments and provide an empirical account of how these institutions function in practice.

The findings show that delays are overwhelmingly institutional rather than party driven. Across all three tribunals, the largest share of delay is attributed to the tribunal itself. Further disaggregation reveals that these delays are closely associated with structural factors such as additional charge arrangements, vacant Presiding Officer posts, and recorded lack of judicial time. In DRT 1 and DRT 3, additional charge responsibilities form a substantial portion of tribunal-attributed delay. In DRT 3, the vacancy of the Presiding Officer post accounts for more than half of such a delay. In DRT 2, delay is concentrated under the category of the Tribunal not having time. These patterns indicate that adjudicatory capacity, rather than litigant behaviour, is central to delay.

Taken together, the evidence points toward systemic capacity constraints within the DRT framework. The recurring presence of additional charge responsibilities and prolonged vacancies indicates that tribunal functioning is closely tied to staffing stability and allocation of judicial time. Strengthening institutional capacity through timely appointments, reducing reliance on additional charge arrangements, and improving administrative transparency in order uploading may contribute to more consistent case movement.

This concern has also been noted in earlier scholarship, which emphasises that the responsibility for appointing staff to the tribunals lies with the Ministry of Finance, and that timely appointments are necessary to ensure the smooth functioning of the tribunal system.<sup>34</sup>

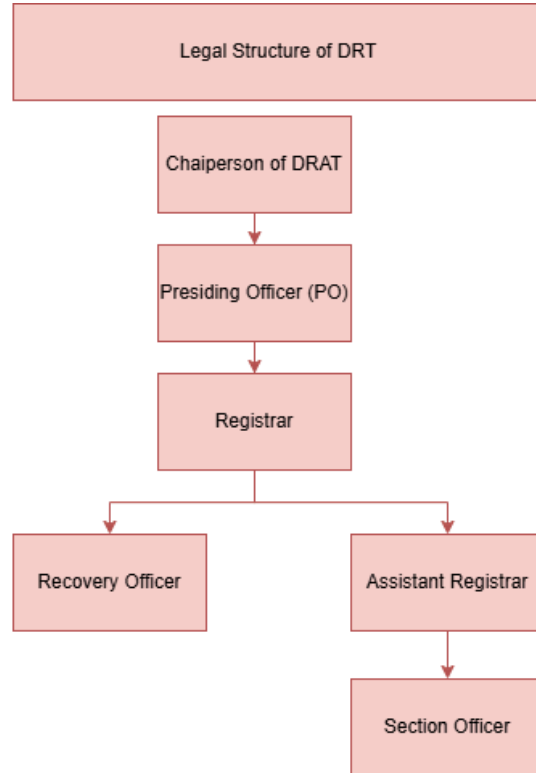
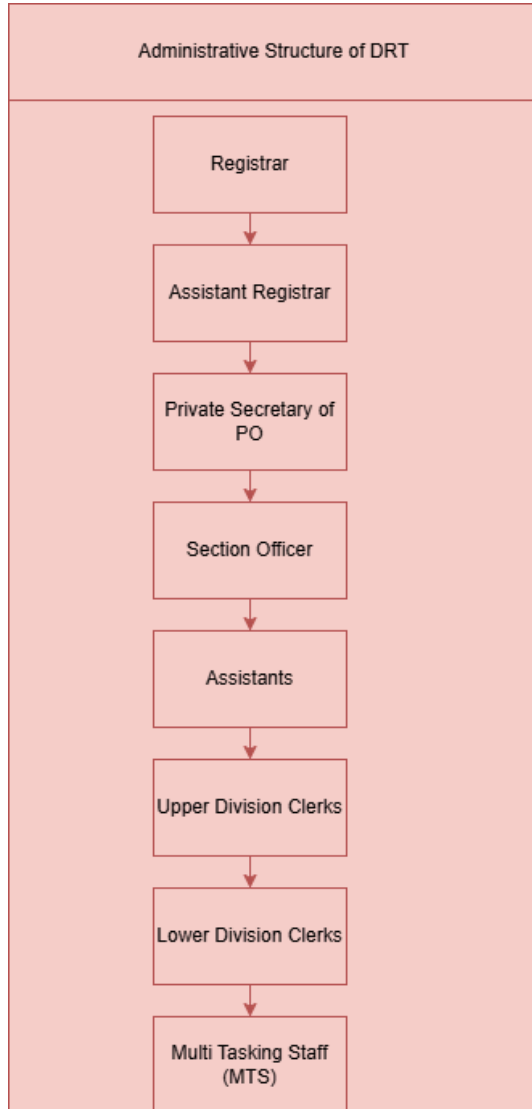
More broadly, this study demonstrates the value of using tribunal-level data to evaluate judicial performance. By documenting patterns of delay and hearing outcomes, it contributes to an evidence-based understanding of how specialised tribunals function in practice. Continued data-driven inquiry can help inform institutional reform and support the more effective design of dispute resolution mechanisms within the financial and judicial system.

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<sup>34</sup> M. Dwivedi and A. Raza, “Debt Recovery Tribunals in India: The Legal Framework,” *Indian Journal of Law and Policy Review* (2016): 46.

## Annexure I

### Process Mapping of DRT-1 in Mumbai



## Annexure II

### Web Scraping Methodology

#### *1. Source of Data*

The dataset was constructed by scraping case-level metadata from the official e-DRT Portal, maintained by the Department of Financial Services, Ministry of Finance, Government of India.<sup>35</sup> The portal provides searchable access to case status information for matters filed before Debt Recovery Tribunals.

The functioning of the Tribunals is governed by the Recovery of Debts and Bankruptcy Act, 1993.<sup>36</sup> Digital filing, procedural formatting, and case management practices are regulated under the Debts Recovery Tribunal Regulations, 2024.<sup>37</sup>

This study relies exclusively on publicly accessible metadata displayed through the “DRT Case Status” interface.

#### *2. Scope of Data*

The dataset covers:

- Tribunals: DRT-1 Mumbai, DRT-2 Mumbai, DRT-3 Mumbai
- Case Type: Original Applications (O.A.) only
- Years: 2022–2025
- Level of Data: Case-level metadata and structured proceeding details
- Exclusions: No PDF orders, documents, or uploaded files were downloaded

Only structured tabular information visible on the case detail page was extracted.

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<sup>35</sup> e-DRT Portal, Department of Financial Services, Ministry of Finance, Government of India, <https://drt.gov.in>

<sup>36</sup> Recovery of Debts and Bankruptcy Act, 1993, No. 51 of 1993 (India)

<sup>37</sup> Debts Recovery Tribunal Regulations, 2024 (India)

### ***3. Scraping Logic and Retrieval Strategy***

The e-DRT portal does not provide bulk downloads or API access. Case information must be accessed through a query-based search interface.

#### **(a) Search Parameters**

The scraping process followed this structured query sequence:

- Select Tribunal location (Mumbai DRT 1, 2, 3)
- Select case type = Original Application
- Select case year (2022–2025)
- Iterate sequentially through case numbers

Rather than filtering by filing date ranges, cases were scraped through year-wise case number iteration, looping over a predefined numeric range for each year.

Each query required submission of a CAPTCHA prior to search execution.

### ***4. Automation Architecture***

Data extraction was performed using:

- Selenium WebDriver (ChromeDriver)
- Python-based automation
- Pandas for structured table parsing
- Tesseract OCR for CAPTCHA recognition

The scraping process involved:

1. Navigating to the Case Detail interface
2. Selecting tribunal and year filters
3. Entering case numbers sequentially

4. Solving CAPTCHA using OCR
5. Submitting search
6. Extracting structured tables from the modal “More Detail” view
7. Parsing tables using pandas.read\_html()
8. Standardizing field names
9. Writing output to CSV

### ***5. CAPTCHA Handling and Rate Controls***

The portal employs numeric CAPTCHA validation.

The automation workflow:

1. Captured the CAPTCHA canvas as a base64 image
2. Converted the image using Python Imaging Library (PIL)
3. Applied Tesseract OCR (--psm 7 digits) to extract numeric text
4. Entered the detected value into the CAPTCHA field
5. If CAPTCHA validation failed, the script refreshed the CAPTCHA and retried after a 10-second delay

No manual intervention was used. In cases of repeated failure, the script automatically reattempted recognition.

No bypass mechanisms were used.

### ***6. Data Fields Extracted***

The following structured metadata fields were extracted for each O.A. case:

- diary\_no
- case\_no
- file\_date

- status
- dispose\_date
- dispose\_nature
- court
- court\_no
- next\_date
- next\_purpose
- petitioner\_name
- respondent\_name
- advocate\_name
- registrar
- loop\_no (internal case iteration variable)
- unique\_id

In addition, structured “Case Proceeding Details” were extracted and flattened:

- court\_1 to court\_n
- date\_1 to date\_n
- purpose\_1 to purpose\_n
- order\_1 to order\_n

Proceedings were reversed chronologically so that:

suffix = 1 corresponds to the first listed proceeding of a case

Interlocutory Application (I.A.) metadata tables were detected and stored separately but did not affect the main case-level dataset.

## ***7. Data Storage Structure***

Data were stored as:

- One CSV file per year per DRT
- Separate CSV for I.A. details (where available)
- Each case corresponds to a single row in the primary dataset.

No consolidated master file was generated during scraping; consolidation was performed downstream during analysis.

## ***8. Data Integrity Measures***

To preserve alignment across case numbers:

If “No record found” appeared, a placeholder row was inserted with:

- status = NO\_RECORD
- loop\_no retained

Missing case numbers were logged separately

Field names were standardized through regex-based cleaning.

Dates were retained in raw portal format and later converted during statistical analysis.

## ***9. Limitations***

- Order sheets were not downloaded as PDF files.
- Only metadata visible in the modal table interface was captured.
- Scraping depends on the stability of the portal’s HTML structure.
- CAPTCHA OCR introduces potential reading errors, though retry logic mitigates this.

### ***10. Ethical and Legal Considerations***

All data were collected from publicly accessible pages of the official e-DRT portal. No authentication, login credentials, or restricted content were accessed. No personal data beyond what is publicly displayed on the portal were collected.

The dataset was used exclusively for academic research purposes.

**Table Comparing Administrative Data and Downloaded Data**

DRT 1			
	Admin Data	Downloaded data	Difference %
2022	660	753	-
2023	1480	523	65
2024	843	750	11
2025	719	545	24
DRT 2			
	Admin Data	Downloaded data	Difference %
2022	579	604	-
2023	1462	924	37
2024	1717	1550	10
2025	1154	1112	4
DRT 3			

	Admin Data	Downloaded data	Difference %
2022	1325	1349	2
2023	1505	1489	1
2024	1682	1413	16
2025	1121	1109	1

**Table for Petitioner Name and Type Classification**

<b>Petitioner Name</b>	<b>Type</b>
Asset Reconstruction Company (India) Ltd	ARC
Encore Asset Reconstruction Company Private Limited	ARC
Invent Assets Securitisation & Reconstruction Private Limited	ARC
Edelweiss Asset Reconstruction Company Limited	ARC
Indiabulls Asset Reconstruction Company Ltd	ARC
JM Financial Asset Reconstruction Company Limited	ARC
Rare Asset Reconstruction Limited	ARC
J.C. Flowers Asset Reconstruction Private Limited	ARC
Reliance Asset Reconstruction Company Limited	ARC
CFM Asset Reconstruction Pvt Ltd	ARC

Omkara Assets Reconstruction Private Limited	ARC
Prudent ARC Limited	ARC
UV Asset Reconstruction Company Limited	ARC
Assets Care & Reconstruction Enterprise Limited	ARC
Pegasus Asset Reconstruction Private Limited	ARC
ASREC (India) Ltd	ARC
Axis Trustee Services Limited	Debenture Trustee Company
Small Industries Development Bank of India	Financial Institutions
National Housing Bank.	Infrastructure Finance Company (IFC)
SHIVKUMAR SHIKARE	NA
Catalyst Trusteeship Limited	NBFC
Canbank Factors Ltd	NBFC

Beacon Trusteeship Limited	NBFC
SICOM Investments & Finance Limited	NBFC
Krishkan investment Pvt Ltd	NBFC
LIC Housing Finance Limited	NBFC-HFC
Cent Bank Home Finance Limited	NBFC-HFC
IIFL Home Finance Limited	NBFC-HFC
India Home Loan Limited	NBFC-HFC
IFCI Ltd.	NBFC-ND-SI
The Jammu and Kashmir State Co-operative Bank Ltd.	Non-Scheduled State Co-operative Banks
Orbit Ayas Pvt Ltd	Private Company
SBM Bank (India) Limited	Private Sector Banks - Foreign Banks
DBS Bank India Limited	Private Sector Banks - Foreign Banks

Shinhan Bank	Private Sector Banks - Foreign Banks
Standard Chartered Bank	Private Sector Banks - Foreign Banks
United Overseas Bank Limited	Private Sector Banks - Foreign Banks
Citibank N.A.	Private Sector Banks - Foreign Banks
Mashreq bank P.S.C	Private Sector Banks - Foreign Banks
Deutsche Bank A.G.	Private Sector Banks - Foreign Banks
American Express Banking Corporation	Private Sector Banks - Foreign Banks
Hong Kong and Shanghai Banking Corporation Limited	Private Sector Banks - Foreign Banks
Doha Bank Q.P.S.C	Private Sector Banks - Foreign Banks
Federal Bank Ltd.	Private Sector Banks - Indian Banks

Dhanlaxmi Bank Ltd.	Private Sector Banks - Indian Banks
IDBI Bank Limited	Private Sector Banks - Indian Banks
YES Bank Ltd.	Private Sector Banks - Indian Banks
Axis Bank Ltd.	Private Sector Banks - Indian Banks
South Indian Bank Ltd.	Private Sector Banks - Indian Banks
Bandhan Bank Ltd.	Private Sector Banks - Indian Banks
Karnataka Bank Ltd.	Private Sector Banks - Indian Banks
IndusInd Bank Ltd	Private Sector Banks - Indian Banks
CSB Bank Limited	Private Sector Banks - Indian Banks
IDFC FIRST Bank Limited	Private Sector Banks - Indian Banks

Tamilnad Mercantile Bank Ltd.	Private Sector Banks - Indian Banks
DCB Bank Ltd.	Private Sector Banks - Indian Banks
City Union Bank Ltd.	Private Sector Banks - Indian Banks
Kotak Mahindra Bank Ltd	Private Sector Banks - Indian Banks
RBL Bank Ltd.	Private Sector Banks - Indian Banks
Karur Vysya Bank Ltd.	Private Sector Banks - Indian Banks
ICICI Bank Ltd.	Private Sector Banks - Indian Banks
HDFC Bank Ltd	Private Sector Banks - Indian Banks
Bank of Baroda	Public Sector Banks
Indian Bank	Public Sector Banks

Punjab & Sind Bank	Public Sector Banks
Punjab National Bank	Public Sector Banks
State Bank of India	Public Sector Banks
Bank of India	Public Sector Banks
Bank of Maharashtra	Public Sector Banks
Union Bank of India	Public Sector Banks
UCO Bank	Public Sector Banks
Central Bank of India	Public Sector Banks
Canara Bank	Public Sector Banks
CATHOLIC SYRIAN BANK LIMITED	Public Sector Banks
Maharashtra Gramin Bank - Bank has not migrated to new domain	Regional Rural Banks
Saraswat Co-operative Bank Ltd., Bombay	Scheduled Urban Co-operative Banks
Shamrao Vithal Co-operative Bank Ltd.	Scheduled Urban Co-operative Banks

Bharat Co-operative Bank (Mumbai) Ltd., Mumbai	Scheduled Urban Co-operative Banks
Zoroastrian Co-operative Bank Ltd., Bombay	Scheduled Urban Co-operative Banks
Citizen Credit Co-operative Bank Ltd., Mumbai	Scheduled Urban Co-operative Banks
Cosmos Co-operative Bank Ltd	Scheduled Urban Co-operative Banks
TJSB Sahakari Bank	Scheduled Urban Co-operative Banks
Abhyudaya Co-operative Bank Ltd., Mumbai	Scheduled Urban Co-operative Banks
Au Small Finance Bank Ltd.	Small Finance Banks
Unity Small Finance Bank Ltd	Small Finance Banks
Equitas Small Finance Bank Ltd	Small Finance Banks
Suryoday Small Finance Bank Ltd.	Small Finance Banks
Ujjivan Small Finance Bank Ltd.	Small Finance Banks



**Table Explaining Purpose and Step Classification**

Listed Purpose	Step	Explanation
Fresh Matter	Summons	It precedes the issuance of summons to the Respondent. This stage reflects that the Original Application has been instituted
Affidavit of Service/Vakalath	Summons	For the Applicant, once service of summons is completed, an Affidavit of Service must be filed before the Tribunal. The Respondent, upon being served, is required to file a Vakalat Patra and Written Statement. If service is not successfully completed through ordinary modes, the matter may proceed to Service Affidavit of Newspaper Publication (SANP).
Appearance VP and WS	Summons	“Appearance VP and WS” refers to the stage at which the Respondent formally enters appearance in the Original Application. At this stage, the Defendant is required to file a Vakalat Patra authorising their advocate to represent them before the Tribunal, along with a Written Statement responding to the claims made in the application. This step signifies that the Respondent has engaged with the proceedings following service of summons and allows the matter to progress to the subsequent procedural stages.

Appearance of applicant	Summons	<p>This stage reflects a situation where the Applicant has failed to appear before the Tribunal. In response, the Tribunal lists the matter to provide the Applicant an opportunity to appear before the Registrar and proceed with the case. The Tribunal typically grants multiple chances, often three to four listings, in good faith. If the Applicant continues to remain absent despite these opportunities, the case may ultimately be dismissed for non-prosecution.</p>
Apperance	Summons	<p>This stage refers to the appearance of the Defendant in response to the summons before the Registrar of the Tribunal. Upon being served, the Defendant appears to formally acknowledge the proceedings and may file the Vakalat Patra and Written Statement at this stage. The appearance before the Registrar marks the Respondent's entry into the proceedings and allows the matter to move forward procedurally.</p>
Application of Issuance of Summons	Summons	<p>Advocates sometimes fail to file the necessary application seeking permission for service through alternate modes. In many instances, lawyers submit the Affidavit of Service but do not file the application for Service Affidavit of Newspaper Publication (SANP). When the matter is listed for this purpose, the Tribunal is effectively directing</p>

		the Applicant to take the next procedural step to ensure proper service.
Filing VP and WS	Summons	Same as “Appearance VP and WS”
Issuance of Summons	Summons	At this stage, the Presiding Officer directs that summons be issued to the Respondent. This is a procedural step that formally initiates service and moves the matter from filing toward the service stage.
Paper Publication	Summons	An application seeking permission for service through newspaper publication is submitted to the Tribunal and allowed by the Presiding Officer. Following publication, proof of newspaper publication is filed by way of an affidavit before the Tribunal.
Proof of Service	Summons	This stage involves filing proof of service of summons, whether effected through registered postal service or newspaper publication.
Rejoinder/replication	Summons	A Rejoinder is the reply filed by the Applicant in response to the Written Statement submitted by the Defendant.
Service Affidavit	Summons	Same as 'Proof of Service'
Service Affidavit of Newspaper Publication	Summons	A Service Affidavit is submitted before the Tribunal to demonstrate that the summons has

		been duly published in the newspaper.
Service Affidavit of Summons	Summons	Same as 'Proof of Service'
Service Stage	Summons	The Service Affidavit confirming service of summons, whether through registered post or newspaper publication, is pending before the Tribunal.
Service of summons	Summons	This refers to process of notifying the Respondent about the filing of the Original Application
Substitute Services Application	Summons	Same as 'Paper Publication'
VP and Reply of Respondent	Summons	Same as “Appearance VP and WS”
Written argument	Summons	Similar to 'Written statement'
Written statement	Summons	Response filed by the Defendant
Admission or denial of documents contested	Evidence	When the Original Application is filed, the Applicant is required to submit the original documents relied upon in support of the claim. After the Respondent files the Written Statement, they may either admit or deny the documents placed on record by the Applicant. The stage of admission or denial of documents occurs before the Claim Affidavit of Original Documents (CAOD).

Admission or denial of documents contested ex parte	Evidence	Same as “Admission or denial of documents contested” except that it takes place ex parte
Evidence	General Term	Evidence, such as communications between the parties, may need to be placed on record. This includes any other relevant material or documentary evidence pertinent to the adjudication of the case.
CAOD	CAOD	This stage involves the submission of the original documents
CAOD ex parte	CAOD	Similar to CAOD except that it takes place ex parte
Evidence Affidavit by Defendant	CAOD	An Evidence Affidavit by the Defendant is filed by the Respondent to place their evidence on record. It is similar in function to the Claim Affidavit of Original Documents (CAOD)
SA in IA	Hearing	This stage involves filing a Service Affidavit in relation to an Interlocutory Application (IA). The party filing the IA is required to serve a copy of the application on the opposing party and place proof of such service on record before the Tribunal.
Arguments	Hearing	Both the parties argue the case before the Presiding Officer

Arguments contested	Hearing	Arguments are ongoing; however, due to paucity of time, the matter could not be concluded on that date. As a result, the hearing is adjourned and carried forward to the next listing for continuation of arguments.
Arguments ex parte	Hearing	Same as “Arguments” except that it takes place ex parte
Arguments on IA/MA/RA	Hearing	Arguments on any application by the parties
Ex parte Arguments	Hearing	Same as “Arguments ex parte”
Ex parte hearing	Hearing	This stage reflects a situation where the other party was not present at the time of the hearing
Ex parte order	Hearing	This stage reflects a situation where an ex parte order was passed
Expedited Matter	Hearing	When a matter has not been listed or heard by the DRT for a prolonged period, a party may approach the High Court by filing an appropriate application. The High Court may then issue directions to the DRT to take up and hear the matter within a specified timeframe, and in some cases, it may prescribe a particular timeline for disposal

Final Hearing	Hearing	This refers to the final date fixed for hearing, during which the Presiding Officer intends to conclude and wrap up the arguments. The matter is listed specifically to bring the arguments to a close.
Hearing	Hearing	Same as “Arguments”
Hearing on IA	Hearing	This stage involves arguments presented before the Presiding Officer in relation to an Interlocutory Application (IA)
Oral Submission	Hearing	It refers to statements made in the Tribunal without any accompanying written filing. The Tribunal records the submission in the proceedings. For example, either party makes an oral submission before the Tribunal, such as indicating willingness to settle.
Reply to IA	Hearing	This stage involves a reply filed by either party in response to an Interlocutory Application (IA)
Supplementary Compliance	Hearing	The matter is listed on a higher priority in the cause list by Presiding Officer
Supplementary Order on IA	Hearing	Supplementary Order passed by the Presiding Officer in an Interlocutory Application (IA)

Disposed	Judgement	All procedural stages and hearings have been completed, and the PO proceeds to formally close the case
Supplementary Judgement	Judgement	Judgement coming out of supplementary cause list
Consent Terms	Settlement	This stage arises when the parties have reached a settlement, such as agreeing to pay a specified amount within a defined period. The Presiding Officer lists the matter to ensure that both parties have consented to the settlement and agreed to its specific terms before recording it.
Filing Consent Term	Settlement	Same as 'Consent Terms'
Settlement	Settlement	This stage is listed to ascertain whether the parties are inclined to settle the matter. The issue of settlement may be raised either by the Presiding Officer or by one of the parties.
Settlement Report	Settlement	The Presiding Officer lists the matter to ascertain whether the parties have arrived at a settlement.
Withdrawal	Settlement	Refer to “Withdrawal Application”
Withdrawal Application	Settlement	The application is formally filed by the Applicant; however, in practice, it is often submitted jointly by both parties.

SA of Notice	General Term	This stage involves filing a Service Affidavit of Notice to demonstrate that notice has been served on an additional or third party, such as the Income Tax Department, pursuant to a direction of the Tribunal to add that party in the proceedings.
Additional Affidavit	General Term	This is a general procedural term that may be invoked at different stages of the case and can be filed by either the Applicant or the Respondent.
Adjournment	General Term	The matter was adjourned either at the request of one of the parties or because the Tribunal did not have sufficient time to hear all matters listed in the cause list.
Amendment	General Term	This is a general procedural term. For example, when Dena Bank merged with Bank of Baroda, an amendment application was filed to update the name of the party in the proceedings.
Applicant Application	General Term	This is a general procedural term indicating that an application filed by the Applicant is pending consideration before the Presiding Officer. It may be invoked at various stages of the case depending on the nature of the application.

Application for Secondary Evidence	General Term	This refers to a situation where, during the filing of the Claim Affidavit of Original Documents (CAOD), the advocate undertakes that the original documents will be produced before the Tribunal. If the original documents are not available, the Applicant may file an application seeking permission to rely on secondary evidence, such as photocopies. The Respondent is given an opportunity to file a reply, after which the Presiding Officer decides whether to permit the production of secondary evidence
Appropriate Order	General Term	This is a general procedural term. For example, when the Defendant fails to file the Written Statement within the prescribed time, the Registrar may place the matter before the Presiding Officer for appropriate orders.
Before NCLT	General Term	This stage reflects a situation where a moratorium under the Insolvency and Bankruptcy Code (IBC) is in effect, resulting in a stay on proceedings before the DRT.
Bring the Legal Representative on record	General Term	This is a general procedural term.

Clarification	General Term	This stage involves the Tribunal seeking clarification or updates from either party. For example, when the parties are engaged in settlement negotiations, the Tribunal may direct them to provide a status update. Such clarification may also relate to an Interlocutory Application (IA) or other procedural developments, and the update is submitted before the Presiding Officer.
Clarification and order	General Term	Same as “Clarification”
Compliance	General Term	This is a general procedural term. Refer to “Compliance of Order”
Compliance of order	General Term	This stage reflects a situation where the Tribunal has issued a specific direction, such as directing payment of a certain amount to the Applicant and seeks to verify whether the order has been complied with. Compliance may be required from either party, depending on the nature of the direction.
Defense Affidavit	General Term	This refers to any affidavit filed by the Defendant
Directions	General Term	This stage indicates that the Tribunal has issued a specific direction to one of the parties, such as freezing an account, making a payment, or taking or refraining from taking possession.

Dismissal	General Term	This stage reflects a situation where neither party is appearing before the Tribunal, or where the Presiding Officer considers dismissal appropriate for procedural non-compliance. For example, the case may be dismissed if the Applicant fails to file the Claim Affidavit of Original Documents (CAOD) despite being granted opportunities
Ex parte	General Term	This refers to a situation when the other party has not appeared.
Exhibits	General Term	When the Claim Affidavit of Original Documents (CAOD) is filed, the documents submitted are marked as exhibits, such as marking the loan application as an exhibit. The documents are formally numbered and recorded as part of the evidence. The Presiding Officer may assign a date to scrutinise and verify the exhibits.
Filing	General Term	This is a general procedural term.
Further direction	General Term	This stage arises when further action or clarification is required pursuant to an earlier order.
Further order	General Term	Refer to “Further direction”
High value	General Term	This stage refers to situations where the amount claimed in the Original Application

		exceeds the monetary threshold prescribed by the Department of Financial Services.
Issuance of notice	General Term	This is a general procedural term.
NCLT	General Term	Refer to “Before NCLT”
Orders	General Term	This is a general procedural term.
Others	General Term	This is a general procedural term.
Precipe	General Term	This stage arises when either party seeks an urgent or preponed hearing of the matter before the Tribunal.
Precipe Matter	General Term	Refer to “Precipe”
Precipe Mentioning	General Term	Refer to “Precipe”
Reply	General Term	This is a general procedural term.
Reply to SA	General Term	This is a general procedural term.
Report of NCLT	General Term	Refer to “Before NCLT”
Service Affidavit	General Term	Refer to “SA of Notice”
Service Affidavit in IA	General Term	This is a general procedural term.
Service of notice	General Term	Refer to “SA of Notice”
Steps	General Term	This is a general procedural term.

Unattended Cases	General Term	This refers to a situation when the Applicant is not showing up
Undertaking by the applicant	General Term	This is a general procedural term.
Completion of pleadings	General Term	This marks the end of the filing of the pleading by both the parties, and the matter is then listed for arguments
National Lok Adalat	National Lok Adalat	Case was referred to the National Lok Adalat
Issuance of Trial Notice	Could not be ascertained	
RS	Could not be ascertained	
SA of Tr Notice	Could not be ascertained	
SEC Application	Could not be ascertained	
Trial	Could not be ascertained	
Trial Notice	Could not be ascertained	

## Coding Framework for Analysis of Adjournments, Delay Attribution, and Procedural Progress in DRT Orders

Question	Options (Note: All options are single select)	Details	Remarks
Whether the order was uploaded to the website of the Debt Recovery Tribunal?	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>	No option for NA given	
Whether the matter was adjourned on the Tribunal's own initiative?	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> <li>• NA</li> </ul>	NA was used only when the order was not uploaded	In a set of cases, the stenographer was on leave/had been transferred to another Tribunal temporarily. As these are administrative delays that slow the process and were initiated by the Tribunal, they have been marked as adjournments
Whether there was any additional charge?	<ul style="list-style-type: none"> <li>• DRT 1</li> <li>• DRT 2</li> <li>• DRT 3</li> <li>• DRT 1 and 2</li> <li>• DRT 2 and 3</li> </ul>	NA was used only when the order was not uploaded	

	<ul style="list-style-type: none"> <li>● DRT 1 and 3</li> <li>● PO post vacant</li> <li>● PO on leave</li> <li>● Tribunal did not have time</li> <li>● na</li> </ul>		
Whether the petitioner was present?	<ul style="list-style-type: none"> <li>● Yes</li> <li>● No</li> <li>● NA</li> </ul>	NA was used only when the order was not uploaded, when the Tribunal was adjourned	In most cases of Tribunal initiated delay (cause list didn't reach, additional charge), there is no mention of petitioner presence. Such instances have been marked the option NA as it is inconclusive whether the petitioner was present or not
Whether the respondent was present?	<ul style="list-style-type: none"> <li>● Yes</li> <li>● No</li> <li>● NA</li> </ul>	na to be used only when the order was not uploaded, when the Tribunal was	The earlier comment applying to petitioners applies to respondents as well. Further, even when 2 out of the 3 respondents are present, it is marked as respondent was present

		adjourned	
Whether the parties were responsible for adjourning the case?	<ul style="list-style-type: none"> <li>● Yes</li> <li>● No</li> <li>● NA</li> </ul>	NA was used only when the order was not uploaded	
Which party had requested for the adjournment?	<ul style="list-style-type: none"> <li>● Petitioner</li> <li>● Respondent</li> <li>● NA</li> </ul>	NA was used only when the order was not uploaded or when neither of the parties asked for adjournment	
What was the reason for adjournment?	<ul style="list-style-type: none"> <li>● File a document</li> <li>● File a reply</li> <li>● Argue on the next date</li> <li>● Senior to argue the matter</li> </ul>		In certain cases, there were requests to delay for reasons such as the advocate wanted their senior to argue the matter (this was permitted) or more time to make arguments. These neither deal with filing documents nor replies. However, the lack of

	<ul style="list-style-type: none"> <li>• NA</li> </ul>		preparedness results in judicial delays. They have been marked as party initiated adjournments
Was the hearing outcome successful? (Alternative framing: Was the case able to move forward?)	<ul style="list-style-type: none"> <li>• Successful</li> <li>• Not successful</li> <li>• NA</li> </ul>	NA was used only when the order was not uploaded	Some cases are marked as successful even when one party asked for adjournment because in case of IAs, a party does require time to file a reply. Thus, even though the defendant has asked for adjournment, it resulted into case progressing towards resolution

**Table for Re-classification of Nature of Disposal**

<b>Original Category</b>	<b>Reclassified as</b>	<b>Reason</b>
Wrongly Entered	Others	Administrative entry error; not a substantive disposal outcome
Dismissed as infructuous	Others	Rare procedural outcome grouped into residual category
Fully Satisfied	Disposed of	Indicates completion of recovery; treated as final disposal

Allowed	Disposed of	Substantive adjudication leading to final disposal
Appeal Withdrawn	Dismissed As Withdrawn	Standardised wording for withdrawal-based termination
Ex-Parte Final Order Passed	Ex-Parte Disposed of	Harmonised with other ex-parte disposal outcomes