

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
RAJYA SABHA
STARRED QUESTION NO- *355
ANSWERED ON- 05/04/2022

NPAs OF PUBLIC SECTOR BANKS

*355. SHRI VISHAMBHAR PRASAD NISHAD

Will the Minister of FINANCE be pleased to state:-

- (a) whether total NPAs of various Public Sector Banks was ₹ 2.34 lakh crores as on 31st March, 2014;
- (b) if so, the details thereof, bank-wise;
- (c) the details of total NPAs of Public Sector Banks as on March 2022, bank-wise; and
- (d) the details of increase/decrease in NPAs of banks in comparison to their NPAs as on 31st March, 2014, bank-wise?

ANSWER

THE FINANCE MINISTER

(SMT. NIRMALA SITHARAMAN)

(a) to (d): A statement is laid on the Table of the House.

Statement as referred to in reply to Rajya Sabha Starred Question no. *355 for answer on 5th April, 2022/ Chaitra 15, 1944 (Saka) regarding "NPAs of Public Sector Banks" by Shri Vishambhar Prasad Nishad, Hon'ble Member of Parliament

(a) to (d): As per Reserve Bank of India (RBI) data on domestic operations, aggregate gross advances of Public Sector Banks (PSBs) increased from Rs. 16,98,109 crore as on 31.3.2008 to Rs. 45,90,570 crore as on 31.3.2014. Aggressive lending along with wilful default / loan frauds, economic slowdown, *etc.* resulted in the spurt in the stressed assets. Asset Quality Review (AQR) initiated in 2015 for clean and fully provisioned bank balance-sheets revealed high incidence of NPAs. As a result of AQR and subsequent transparent recognition by banks, stressed accounts were reclassified as NPAs and expected losses on stressed loans, not provided for earlier under flexibility given to restructured loans, were provided for. Primarily as a result of transparent recognition of stressed assets as NPAs, as per RBI data on domestic operations, gross NPAs of PSBs rose from Rs. 2,16,739 crore {gross NPA ratio (gross NPAs as percentage of gross advances) of 4.72%} as on 31.3.2014, to Rs. 8,45,475 crore (gross NPA ratio of 15.52%) as on 31.3.2018, and as a result of Government's strategy of recognition, resolution, recapitalisation and reforms, have since declined to Rs. 5,76,974 crore (gross NPA ratio of 9.36%) as on 31.3.2021 and further to Rs. 5,25,027 crore (gross NPA ratio of 8.18%) as on 31.12.2021. Further, stressed assets, including restructured standard assets, as percentage of gross advances in PSBs has declined from 11.62% as on 31.3.2014 to 10.05% as on 31.3.2021. Bank-wise details of gross NPAs of PSBs in its domestic operation as on 31.3.2014 and 31.12.2021 are at Annex.

Annex referred to in
Rajya Sabha Starred question no. *355, regarding NPAs of Public Sector Banks

Details on gross NPAs of Public Sector Banks in Domestic Operations

Bank	As on 31.3.2014			As on 31.12.2021			Amounts in crore Rs.	
	Stressed assets, including restructured standard advances not provided for			Stressed assets, including restructured standard advances			Variance (December 2021 over March 2014)	
	As percentage of gross advances	Amount	Out of (3), gross NPAs	As percentage of gross advances	Amount	Out of (6), gross NPAs	Stressed Assets, including restructured standard advances	Gross NPAs
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(6)-(3)	(9)=(7)-(4)
Bank of Baroda ¹	10.19	44,739	14,495	7.55	49,419	43,307	4,680	28,812
Bank of India	11.03	29,145	10,274	14.28	54,600	39,167	25,455	28,893
Bank of Maharashtra	10.57	9,551	2,860	9.87	12,731	6,105	3,180	3,245
Canara Bank ²	9.76	41,782	11,635	7.92	56,475	52,017	14,693	40,382
Central Bank of India	20.43	37,462	11,500	20.38	37,119	27,608	-343	16,108
Indian Bank ³	12.43	31,302	12,245	15.07	58,041	35,750	26,739	23,505
Indian Overseas Bank	12.41	20,102	7,838	19.46	26,676	13,597	6,574	5,759
Punjab and Sind Bank	16.40	9,490	2,554	19.07	12,720	9,636	3,230	7,082
Punjab National Bank ⁴	16.43	86,717	31,347	13.58	99,725	95,449	13,008	64,102
State Bank of India ⁵	10.12	1,41,156	76,030	5.31	1,20,238	1,17,527	-20,918	41,497
UCO Bank	14.05	19,702	6,275	12.23	13,980	9,318	-5,722	3,043
Union Bank of India ⁶	11.26	52,466	19,736	15.76	1,03,022	75,545	50,556	55,809
IDBI Bank Limited ⁷	5.36	9,949	9,949					
Total	11.62	5,33,563	2,16,739	10.05	6,44,746	5,25,027	1,11,183	3,08,288

Source: RBI data, Domestic operations

¹ Vijaya Bank and Dena Bank were amalgamated into Bank of Baroda with effect from 1.4.2019

² Syndicate Bank was amalgamated into Canara Bank with effect from 1.4.2020

³ Allahabad Bank was amalgamated into Indian Bank with effect from 1.4.2020

⁴ Oriental Bank of Commerce and United Bank of India were amalgamated into Punjab National Bank with effect from 1.4.2020

⁵ State Bank of Bikaner and Jaipur, State Bank of Hyderabad, State Bank of Mysore, State Bank of Patiala, State Bank of Travancore and Bhartiya Mahila Bank Limited were merged with State Bank of India with effect from 1.4.2017

⁶ Andhra Bank and Corporation Bank were amalgamated into Union Bank of India with effect from 1.4.2020

⁷ IDBI Bank Limited, was recategorised as a private sector bank by RBI with effect from 21.1.2019.

Note: The figures of the banks amalgamated are incorporated into those for the respective bank into which they were amalgamated.
