

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**RAJYA SABHA**  
**STARRED QUESTION NO. \*143**  
ANSWERED ON – 20/12/2022

**Recovery of loans by the Banks**

\*143. SHRI A. A. RAHIM:

Will the Minister of FINANCE be pleased to state:

- (a) the number of loans above ₹ 100 crore that have been given annually by each of the Public Sector Banks over the past three years;
- (b) the number of these loans that have become non-performing in the same period by each bank and the recovery status of these loans;
- (c) how many cases invoking SARFAESI Act, are there in each of the Public Sector Banks involving loans above ₹ 100 crore annually over the last three years; and
- (d) how many cases invoking SARFAESI Act are there in each of the Public Sector Banks involving loans below ₹ 100 crore annually over the last three years?

**ANSWER**

THE FINANCE MINISTER  
(SMT. NIRMALA SITHARAMAN)

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

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**Statement for Rajya Sabha Starred Question no. \*143 for 20<sup>th</sup> December 2022, regarding “Recovery of loans by the Banks” by SHRI A. A. RAHIM, Member of Parliament**

(a) to (d): As per inputs received from Public Sector Banks (PSBs), the information on number of loans sanctioned above Rs. 100 crore along with number of such loans which turned into non-performing asset (NPA), and the information on number of loans Rs. 100 crore and above and below Rs. 100 crore where SARFAESI action was invoked, for the period from 1.4.2019 to 30.9.2022, are attached at Annexure 1 and 2, respectively. Further, PSBs have informed that total amount of Rs. 297 crore was recovered from one NPA amounting Rs. 297 crore, which turned into NPA out of loans sanctioned above Rs. 100 crore during the period from 1.4.2019 to 30.9.2022.

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## Annexure 1

Banks	Number of loans sanctioned above Rs. 100 crore				of which, number of loans which turned NPA			
	FY19-20	FY20-21	FY21-22	H1FY22-23	FY19-20	FY20-21	FY21-22	H1FY22-23
Bank of Baroda	622	615	679	243	0	0	0	0
Bank of India	80	59	47	27	0	0	0	0
Bank of Maharashtra	44	53	52	24	0	0	0	0
Canara Bank	275	212	182	279	0	0	0	0
Central Bank of India	26	41	53	35	0	0	0	0
Indian Bank	138	115	118	92	0	0	0	0
Indian Overseas Bank	58	21	54	31	0	0	0	0
Punjab National Bank	110	95	117	63	0	0	0	0
Punjab & Sind Bank	35	27	49	46	0	1*	0	0
State Bank of India	564	1217	1290	1279	0	0 <sup>^</sup>	0	0
UCO Bank	45	60	61	42	0	0	0	0
Union Bank of India	87	60	78	50	0	0	0	0

*Source: Public Sector Banks*

*\*stands fully recovered*

*<sup>^</sup>1 account which slipped into NPA stands upgraded to regular in FY21-22*

## Annexure 2

Banks	Number of loans of Rs. 100 crore or more where the SARFAESI Act was invoked				Number of loans of below Rs. 100 crore where the SARFAESI Act was invoked			
	FY19-20	FY20-21	FY21-22	H1FY22-23	FY19-20	FY20-21	FY21-22	H1FY22-23
Bank of Baroda	17	13	10	4	17,515	12,609	15,357	7,194
Bank of India	1	1	1	1	2,550	124	864	990
Bank of Maharashtra	2	1	0	1	776	570	832	820
Canara Bank	0	0	0	0	12,740	18,784	24,623	21,603
Central Bank of India	5	2	4	1	13,469	4,125	10,148	438
Indian Bank	2	0	0	0	2,726	3,880	5,025	10,970
Indian Overseas Bank	1	1	1	1	1,174	1,059	902	1,156
Punjab National Bank	7	2	3	2	18,069	20,236	30,623	29,194
Punjab & Sind Bank	2	0	0	0	1,448	1,824	2,426	1,521
State Bank of India	2	0	0	0	15,459	7,876	15,670	10,422
UCO Bank	0	0	0	0	9,324	6,748	6,273	5,959
Union Bank of India	6	5	5	0	5,387	21,539	13,685	5,286

*Source: Public Sector Banks*

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