

GOVERNMENT OF INDIA
MINISTRY OF FINANCE

RAJYA SABHA
STARRED QUESTION NO. *294
ANSWERED ON 28.03.2023

NPAs of Public Sector Banks

***294. Shri Javed Ali Khan:**

Will the Minister of FINANCE be pleased to state:

- (a) the details of NPAs of various public sector banks (PSBs) as on 20th March, 2023, bank-wise;
- (b) the details of loans written off during 2022-23 by PSBs till date, bank-wise; and
- (c) the details of loans waived completely during 2022-23 till date by PSBs, bank-wise along with the details of persons whose loans have been waived?

ANSWER

FINANCE MINISTER
(SMT. NIRMALA SITHARAMAN)

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

Statement referred to in reply to parts (a) to (c) in respect of Rajya Sabha Starred Question No. *294 for reply on 28.03.2023 regarding NPAs of Public Sector Banks asked by Shri Javed Ali Khan.

(a) to (c): Bank-wise details of gross non-performing assets (NPAs) as on 31.12.2022 are at Annex 1. Details of loans written-off by PSBs during the first nine months of the current financial year are at Annex 2.

As per RBI guidelines and policy approved by bank Boards, NPAs, including, *inter-alia*, those in respect of which full provisioning has been made on completion of four years, are removed from the balance-sheet of the bank concerned by way of write-off. Banks evaluate/consider the impact of write-offs as part of their regular exercise to clean up their balance-sheet, avail tax benefit and optimise capital, in accordance with RBI guidelines and policy approved by their Boards. Such write-off does not result in waiver of liabilities of borrowers to repay. As borrowers of written-off loans continue to be liable for repayment and the process of recovery of dues from the borrower in written-off loan accounts continues, write-off does not benefit the borrower. Banks continue to pursue recovery actions initiated in written-off accounts through various recovery mechanisms available, such as filing of a suit in civil courts or in Debts Recovery Tribunals, action under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, filing of cases in the National Company Law Tribunal under the Insolvency and Bankruptcy Code, 2016, through negotiated settlement/compromise, and through sale of non-performing assets.

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Details of gross NPAs of Public Sector Banks as on 31.12.2022

Amounts in crore Rs.

Bank	Gross NPA (as on 31.12.2022)
Bank of Baroda	41,858
Bank of India	38,885
Bank of Maharashtra	4,612
Canara Bank	50,143
Central Bank of India	18,490
Indian Bank	29,484
Indian Overseas Bank	14,333
Punjab and Sind Bank	6,500
Punjab National Bank	83,584
State Bank of India	98,347
UCO Bank	8,506
Union Bank of India	63,770

Source: RBI

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**Details of loans written-off by Public Sector Banks
during the first nine months of the current financial year 2022-23**

Amounts in crore Rs.

Bank	Amount written off (during the FY up to 31.12.2022)
Bank of Baroda	13,032
Bank of India	6,644
Bank of Maharashtra	1,240
Canara Bank	2,928
Central Bank of India	9,817
Indian Bank	6,423
Indian Overseas Bank	3,036
Punjab and Sind Bank	1,705
Punjab National Bank	10,488
State Bank of India	17,356
UCO Bank	1,792
Union Bank of India	16,497

Source: RBI
