

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
**RAJYA SABHA**  
**UNSTARRED QUESTION NO-3088**  
ANSWERED ON- 28/03/2023

**NPAs AND WRITE OFFs OF BANKS**

3088. SHRI JAWHAR SIRCAR

Will the Minister of FINANCE be pleased to state:-

- (a) the year-wise total amounts of NPAs of all banks from 2017-18 to 2021-22, given separately for each category, namely, public sector, private and foreign banks, with sub-totals;
- (b) the total amounts written off in each year in each category for these five years;
- (c) whether any recovery was made after write-off, and if so, the details thereof, category-wise and year-wise; and
- (d) the details of net write-off, year-wise and category-wise during that period?

**ANSWER**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(DR. BHAGWAT KARAD)

(a) to (d): Bank-group-wise and year-wise details of non-performing assets (NPAs), loans written off, recovery from written off loans, and net write-off during the last five financial years (FYs) are at **Annex**.

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## Rajya Sabha unstarred question no. 3088, regarding NPAs and write offs of banks

## Details of non-performing assets, loans written off, recovery from written off loans, and net write-off by banks during the last five financial years

Amounts in crore Rs.

Financial Year (FY)	Bank Group	Gross NPAs (as at the end of the FY)	Loans written off (during the FY)	Recovery from written off loans (during the FY)	Net write-off during the FY
(1)	(2)	(3)	(4)	(5)	(6)=(4)-(5)
2017-18	Public Sector Banks	8,95,601	1,28,229	10,456	1,17,773
	Private Sector Banks	1,25,863	30,594	2,174	28,420
	Foreign Banks	13,830	2,097	208	1,889
	Sub-total	10,35,294	1,60,920	12,838	1,48,082
2018-19	Public Sector Banks	7,39,541	1,83,202	19,067	1,64,135
	Private Sector Banks	1,80,872	48,614	6,046	42,568
	Foreign Banks	12,243	4,028	331	3,697
	Sub-total	9,32,656	2,35,844	25,444	2,10,400
2019-20	Public Sector Banks	6,78,317	1,75,877	24,002	1,51,875
	Private Sector Banks	2,05,848	52,633	5,534	47,099
	Foreign Banks	10,208	4,991	250	4,741
	Sub-total	8,94,373	2,33,501	29,786	2,03,715
2020-21	Public Sector Banks	6,16,616	1,31,894	24,781	1,07,113
	Private Sector Banks	2,02,266	66,863	5,023	61,840
	Foreign Banks	10,199	3,198	222	2,976
	Sub-total	8,29,081	2,01,955	30,026	1,71,929
2021-22	Public Sector Banks	5,40,958	1,15,536	24,739	90,797
	Private Sector Banks	1,80,742	53,098	8,170	44,928
	Foreign Banks	13,786	3,435	508	2,927
	Sub-total	7,35,486	1,72,069	33,417	1,38,652

Source: RBI

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