

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
RAJYA SABHA
UNSTARRED QUESTION NO-3093
ANSWERED ON- 28/03/2023

LOAN AND ADVANCE OF PUBLIC SECTOR BANKS

3093. SHRI SHAKTISINH GOHIL

Will the Minister of FINANCE be pleased to state:-

- (a) the loans and advances extended by public sector banks which had turned into NPAs during the last three years;
- (b) the amount involving ₹ 100 crore and above out of those loans and advances;
- (c) the date of sanctioning those loans and the date of becoming NPA; and
- (d) the total amount recovered till date?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(DR. BHAGWAT KARAD)

(a) to (d): As per Reserve Bank of India (RBI) data, an aggregate amount of Rs. 4,99,631 crore turned in to NPAs in public sector banks (PSBs) during the last three financial years.

Further, in respect of slippages to NPAs of loans with outstanding of Rs. 100 crore and above, as per inputs received from PSBs, an aggregate amount of Rs. 1,47,705 crore turned in to NPAs during the last three financial years.

With regard to dates of sanctioning and NPAs, PSBs have informed that the banks are prohibited to divulge any such borrower-wise information related to affairs of its customers under section 13 of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970/1980 and section 44 of the State Bank of India Act, 1955.

As per RBI data, PSBs have recovered an aggregate amount of Rs. 2,81,471 crore, in all NPA and write off accounts, during the last three financial years.
