GOVERNMENT OF INDIA MINISTRY OF FINANCE **RAJYA SABHA UNSTARRED QUESTION NO-527** ANSWERED ON- 07/02/2023

NPAs OF COMMERCIAL BANKS

527. DR. JOHN BRITTAS

Will the Minister of FINANCE be pleased to state:-

(a) the total value of Non-Performing Assets (NPAs) of all commercial banks, bank-wise as on 31st March, 2022;

(b) the number of cases resolved and amount of haircuts by banks through the operation of Insolvency and Bankruptcy Code;

(c) the number of bad loans acquired by the National Asset Reconstruction Company Limited (NARCL) of India as on date and the price of acquisition; and

(d) the number of loans and amounts recovered by NARC?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(DR. BHAGWAT KARAD)

(a): Bank-wise details of gross NPAs of Scheduled Commercial Banks as on 31.3.2022 are at **Annex**.

(b): As per the inputs received from the Ministry of Corporate Affairs, as of September 2022, 553 cases were resolved through Corporate Insolvency Resolution Process under the Insolvency and Bankruptcy Code, wherein, the realisable value to the financial creditors was 32.95% of their admitted claims and realisable value to all creditors was around 178% of liquidation value of the corporate debtors.

(c) and (d): As per NARCL inputs, it has acquired one loan on 20.1.2023, with the acquisition price of Rs. 3,570 crore.

Rajya Sabha Unstarred Question no. 527 for 7.2.2023 regarding "NPAs of commercial banks"

Amounts in crore Rs.	
Bank	Gross NPAs
American Express Banking Corporation	227
AU Small Finance Bank Limited	924
Australia and New Zealand Banking Group Limited	25
Axis Bank Limited	18,566
Bandhan Bank Limited	6,380
Bank of Bahrain and Kuwait B.S.C.	17
Bank of Baroda	54,059
Bank of Ceylon	54
Bank of India	45,605
Bank of Maharashtra	5,327
Bank of Nova Scotia	64
Barclays Bank PLC	111
BNP Paribas	6
Canara Bank	54,436
Capital Small Finance Bank Limited	117
Central Bank of India	28,156
Citibank N.A.	759
City Union Bank Limited	1,933
Cooperatieve Rabobank U.A.	150
Credit Agricole Corporate and Investment Bank	3
CSB Bank Limited	290
CTBC Bank Company Limited	1
DBS Bank India Limited	4,534
DCB Bank Limited	1,290
Deutsche Bank AG	2,732
Doha Bank Q.P.S.C	27
Equitas Small Finance Bank Limited	837
ESAF Small Finance Bank Limited	950
Federal Bank Limited	4,137
Fincare Small Finance Bank Limited	573
HDFC Bank Limited	16,101
Hongkong and Shanghai Banking Corporation Limited	
ICICI Bank Limited	33,295
IDBI Bank Limited	34,115

Details of gross NPAs of Scheduled Commercial Banks as on 31.3.2022

IDFC First Bank Limited4,469Indian Bank35,214Indian Overseas Bank15,299IndusInd Bank Limited5,517Jammu and Kashmir Bank Limited6,521Jana Small Finance Bank Limited2,251Karur Vysya Bank Limited3,431KEB Hana Bank40Kotak Mahindra Bank Limited6,470Mizuho Bank Limited6Nainital Bank Limited6North East Small Finance Bank Limited190Punjab and Sind Bank92,448Qatar National Bank (Q.P.S.C.)53RBL Bank Limited2,728Sberbank41Sbm Bank (India) Limited33Societe Generale79Sonali Bank44Suth Indian Bank Limited33Societe Generale79Sonali Bank44Suth Indian Bank Limited3,648State Bank of India1,12,023Suryoday Small Finance Bank Limited598Tamihad Mercantile Bank Limited598Tunited Overseas Bank Limited79,587United Overseas Bank Limited79,587United Overseas Bank Limited79System Small Finance Bank Limited75Ut	Bank	Gross NPAs
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Jammu and Kashmir Bank Limited6,521Jana Small Finance Bank Limited757Karnataka Bank Limited2,251Karu Vysya Bank Limited3,431KEB Hana Bank40Kotak Mahindra Bank Limited6,470Mizuho Bank Limited6Nainital Bank Limited6Nainital Bank Limited521North East Small Finance Bank Limited190Punjab and Sind Bank8,565Punjab National Bank92,448Qatar National Bank (Q.P.S.C.)53RBL Bank Limited2,728Sberbank41SBM Bank (India) Limited93Shinhan Bank154Shivalik Small Finance Bank Limited33Societe Generale79Sonali Bank4South Indian Bank Limited3,648Standard Chartered Bank598Tamilnad Mercantile Bank Limited598Tamilnad Mercantile Bank Limited534UCO Bank10,237Ujiyan Small Finance Bank Limited75Utkarsh Small Finance Bank Limited534Uco Bank10,237Ujiyan Small Finance Bank Limited75Utkarsh Small Finance Bank Limited75Utkarsh Small Finance Bank Limited648	Indian Overseas Bank	15,299
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Mizuho Bank Limited6Nainital Bank Limited521North East Small Finance Bank Limited190Punjab and Sind Bank8,565Punjab National Bank92,448Qatar National Bank (Q.P.S.C.)53RBL Bank Limited2,728Sberbank41SBM Bank (India) Limited93Shinhan Bank154Shivalik Small Finance Bank Limited33Societe Generale79Sonali Bank4South Indian Bank Limited3,648Standard Chartered Bank3,886State Bank of India1,12,023Suryoday Small Finance Bank Limited598Tamilnad Mercantile Bank Limited534UCO Bank10,237Ujjivan Small Finance Bank Limited1,284Union Bank of India79,587United Overseas Bank Limited75Utkarsh Small Finance Bank Limited648	KEB Hana Bank	40
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RBL Bank Limited2,728Sberbank41SBM Bank (India) Limited93Shinhan Bank154Shivalik Small Finance Bank Limited33Societe Generale79Sonali Bank4South Indian Bank Limited3,648Standard Chartered Bank3,886State Bank of India1,12,023Suryoday Small Finance Bank Limited598Tamilnad Mercantile Bank Limited534UCO Bank10,237Ujjivan Small Finance Bank Limited1,284Union Bank of India79,587United Overseas Bank Limited75Utkarsh Small Finance Bank Limited648	Punjab National Bank	92,448
Sberbank41SBM Bank (India) Limited93Shinhan Bank154Shivalik Small Finance Bank Limited33Societe Generale79Sonali Bank4South Indian Bank Limited3,648Standard Chartered Bank3,886State Bank of India1,12,023Suryoday Small Finance Bank Limited598Tamilnad Mercantile Bank Limited571The Dhanalakshmi Bank Limited10,237Ujjivan Small Finance Bank Limited1,284Union Bank of India79,587United Overseas Bank Limited75Utkarsh Small Finance Bank Limited648	Qatar National Bank (Q.P.S.C.)	53
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Shivalik Small Finance Bank Limited33Societe Generale79Sonali Bank4South Indian Bank Limited3,648Standard Chartered Bank3,886State Bank of India1,12,023Suryoday Small Finance Bank Limited598Tamilnad Mercantile Bank Limited571The Dhanalakshmi Bank Limited534UCO Bank10,237Ujjivan Small Finance Bank Limited1,284Union Bank of India79,587United Overseas Bank Limited75Utkarsh Small Finance Bank Limited648	SBM Bank (India) Limited	93
Societe Generale79Sonali Bank4South Indian Bank Limited3,648Standard Chartered Bank3,886State Bank of India1,12,023Suryoday Small Finance Bank Limited598Tamilnad Mercantile Bank Limited571The Dhanalakshmi Bank Limited534UCO Bank10,237Ujjivan Small Finance Bank Limited1,284Union Bank of India79,587United Overseas Bank Limited75Utkarsh Small Finance Bank Limited648	Shinhan Bank	154
Sonali Bank4South Indian Bank Limited3,648Standard Chartered Bank3,886State Bank of India1,12,023Suryoday Small Finance Bank Limited598Tamilnad Mercantile Bank Limited571The Dhanalakshmi Bank Limited534UCO Bank10,237Ujjivan Small Finance Bank Limited1,284Union Bank of India79,587United Overseas Bank Limited75Utkarsh Small Finance Bank Limited648	Shivalik Small Finance Bank Limited	33
South Indian Bank Limited3,648Standard Chartered Bank3,886State Bank of India1,12,023Suryoday Small Finance Bank Limited598Tamilnad Mercantile Bank Limited571The Dhanalakshmi Bank Limited534UCO Bank10,237Ujjivan Small Finance Bank Limited1,284Union Bank of India79,587United Overseas Bank Limited75Utkarsh Small Finance Bank Limited648	Societe Generale	79
Standard Chartered Bank3,886State Bank of India1,12,023Suryoday Small Finance Bank Limited598Tamilnad Mercantile Bank Limited571The Dhanalakshmi Bank Limited534UCO Bank10,237Ujjivan Small Finance Bank Limited1,284Union Bank of India79,587United Overseas Bank Limited75Utkarsh Small Finance Bank Limited648	Sonali Bank	4
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Suryoday Small Finance Bank Limited598Tamilnad Mercantile Bank Limited571The Dhanalakshmi Bank Limited534UCO Bank10,237Ujjivan Small Finance Bank Limited1,284Union Bank of India79,587United Overseas Bank Limited75Utkarsh Small Finance Bank Limited648	Standard Chartered Bank	3,886
Tamilnad Mercantile Bank Limited571The Dhanalakshmi Bank Limited534UCO Bank10,237Ujjivan Small Finance Bank Limited1,284Union Bank of India79,587United Overseas Bank Limited75Utkarsh Small Finance Bank Limited648	State Bank of India	1,12,023
The Dhanalakshmi Bank Limited534UCO Bank10,237Ujjivan Small Finance Bank Limited1,284Union Bank of India79,587United Overseas Bank Limited75Utkarsh Small Finance Bank Limited648	Suryoday Small Finance Bank Limited	598
UCO Bank10,237Ujjivan Small Finance Bank Limited1,284Union Bank of India79,587United Overseas Bank Limited75Utkarsh Small Finance Bank Limited648	Tamilnad Mercantile Bank Limited	571
Ujjivan Small Finance Bank Limited1,284Union Bank of India79,587United Overseas Bank Limited75Utkarsh Small Finance Bank Limited648	The Dhanalakshmi Bank Limited	534
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Utkarsh Small Finance Bank Limited 648	Union Bank of India	79,587
	United Overseas Bank Limited	75
Yes Bank Limited 27,976	Utkarsh Small Finance Bank Limited	648
	Yes Bank Limited	27,976

(Source: Reserve Bank of India)
