

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”

Details of gross NPAs of Scheduled Commercial Banks as on 31.3.2022

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	644
ICICI Bank Limited	33,295
IDBI Bank Limited	34,115

Bank	Gross NPAs
IDFC First Bank Limited	4,469
Indian Bank	35,214
Indian Overseas Bank	15,299
IndusInd Bank Limited	5,517
Jammu and Kashmir Bank Limited	6,521
Jana Small Finance Bank Limited	757
Karnataka Bank Limited	2,251
Karur Vysya Bank Limited	3,431
KEB Hana Bank	40
Kotak Mahindra Bank Limited	6,470
Mizuho Bank Limited	6
Nainital Bank Limited	521
North East Small Finance Bank Limited	190
Punjab and Sind Bank	8,565
Punjab National Bank	92,448
Qatar National Bank (Q.P.S.C.)	53
RBL Bank Limited	2,728
Sberbank	41
SBM Bank (India) Limited	93
Shinhan Bank	154
Shivalik Small Finance Bank Limited	33
Societe Generale	79
Sonali Bank	4
South Indian Bank Limited	3,648
Standard Chartered Bank	3,886
State Bank of India	1,12,023
Suryoday Small Finance Bank Limited	598
Tamilnad Mercantile Bank Limited	571
The Dhanalakshmi Bank Limited	534
UCO Bank	10,237
Ujjivan Small Finance Bank Limited	1,284
Union Bank of India	79,587
United Overseas Bank Limited	75
Utkarsh Small Finance Bank Limited	648
Yes Bank Limited	27,976

(Source: Reserve Bank of India)
