### GOVERNMENT OF INDIA MINISTRY OF FINANCE DEPARTMENT OF FINANCIAL SERVICES

## RAJYA SABHA STARRED QUESTION NO. \*18

ANSWERED ON- 05/12/2023

#### STEPS AGAINST LOAN DEFAULTERS

### \*18. Shri Neeraj Dangi:

Will the Minister of FINANCE be pleased to state:

- (a) the details of the number of defaulters who did not repay the loans given by Government during the last two years, bank-wise;
- (b) the amount of debt incurred by these defaulters during the said period;
- (c) the reasons owing to which the number of such people is not decreasing despite utmost efforts of the Reserve Bank of India; and
- (d) whether Government is also considering to take any action against the guarantor in case of non-repayment of loans?

#### **ANSWER**

## <u>FINANCE MINISTER</u> (SMT. NIRMALA SITHARAMAN)

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

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Statement referred to in reply to parts (a) to (d) in respect of Rajya Sabha Starred Question No. \*18 for reply on 05.12.2023 regarding Steps against loan defaulters asked by Shri Neeraj Dangi.

(a) to (d): Bank-wise details, *i.e.* number of accounts and amount outstanding, of non-performing assets (NPAs) of scheduled commercial banks (SCBs) for the last two financial years are at Annex.

Over the last two financial years, the number of NPA accounts in SCBs has declined from 2.19 crore to 2.06 crore, showing a decrease of 6.2%. Similarly, aggregate outstanding of such accounts, *i.e.* gross NPAs in SCBs have declined form Rs. 7.41 lakh crore to 5.72 lakh crore during the same period, showing a decline of 22.9%. Also, slippage ratio (fresh slippages of NPAs during the financial year as percentage of standard loans and advances at the beginning of the financial year) of SCBs has declined from 2.74% (fresh slippages of Rs. 2.86 lakh crore) in the financial year 2021-22 to 1.78% (fresh slippages of Rs. 2.13 lakh crore) in the financial year 2022-23.

The action against guarantors in case of non-repayment of loans can be initiated under the extant legal provisions, such as, the SARFAESI Act, 2002, the Insolvency and Bankruptcy Code, 2016, etc.

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# Rajya Sabha starred question no. \*18, regarding Steps against loan defaulters

# Details of non-performing assets in Scheduled commercial Banks

(Amounts in crore Rs.)

Bank name     Number Accounts     Amount outstanding of Locounts     Amount outstanding		As on 31.3.2022 As on 31.3.2023			
Bank name     Acounts (Acounts)     Amount outstanding outstanding outstanding witstanding (Information Express Banking Corporation     1,07,042     2.27     2,12,483     2.888       AU small Finance Bank Limited     48,621     9.24     54,400     9.81       Australia and New Zealand Banking Group Limited     5,77,922     18,566     6,00,599     17,019       Bank of Bahrain and Kuwait B.S.C.     48,621     5,77,922     18,566     6,00,599     17,019       Bank of Bahrain and Kuwait B.S.C.     6,83,257     54,059     7,15,199     30,764       Bank of Barboda     14,11,132     45,605     14,94,93     37,866       Bank of Barboda     14,11,132     45,605     14,953     37,866       Bank of Maharashtra     4,06,538     5,327     4,43,985     4,334       Bank of Nova Scotia     4     64     2     0,36       Barclays Bank PLC     3     111     6     0     0       Capital Small Finance Bank Limited     8,73     28,11     1,18     15       Capital Small Finance Bank Limited     12,30     1,93     12,14     1 </th <th></th> <th colspan="2">1</th> <th colspan="2"></th>		1			
Accounts     Accounts     Outstanding       American Express Banking Corporation     1,07,042     227     2,12,483     288       AU Small Finance Bank Limited     48,621     924     54,00     981       Australia and New Zealand Banking Group Limited     2     25     6,00,599     17,0710       Axis Bank Limited     8,36,263     6,380     5,80,505     5,299       Bank of Barbain and Kuwait B.S.C.     49     17     52     18       Bank of Barbain and Kuwait B.S.C.     49     17     52     18       Bank of Barbain and Kuwait B.S.C.     5     54     5     49       Bank of Barbain and Kuwait B.S.C.     6,83,257     54,059     715,199     36,766       Bank of Barbain and Kuwait B.S.C.     5     54     5     49       Bank of Barbain and Kuwait B.S.C.     4     64     45,005     149,6934     37,686       Bank of Mabarashtra     4,06,538     5,327     4,43,985     4,334       Bank of Mabarashtra     4,06,538     5,327     4,43,985     4,334       Bank D.C.	Bank name		Amount		Amount
American Express Banking Corporation     1,07,042     227     2,12,483     288       AU Small Finance Bank Limited     48,621     924     54,400     981       Australia and New Zealand Banking Group Limited     2     25     0     0       Axis Bank Limited     8,36,263     6,380     5,80,565     5,299       Bank of Bahrain and Kuwait B.S.C.     49     17     52     18       Bank of Barbain and Kuwait B.S.C.     49     17     52     18       Bank of Barbain and Kuwait B.S.C.     49     17     52     18       Bank of Baroda     6,83,257     54,059     7,15,199     36,764       Bank of Baroda     14,11,132     45,605     14,963     37,664       Bank of India     14,11,132     45,605     14,963     37,664       Bank of Maharashtra     4,06,538     5,327     4,43,985     4,334       Bank of Maharashtra     4,06,538     15,327     4,43,985     4,334       Bank of Nova Scotia     4     64     2     0,36       Barclays Bank PLC     3 </th <th></th> <th></th> <th>outstanding</th> <th></th> <th>outstanding</th>			outstanding		outstanding
AU Small Finance Bank Limited	American Express Banking Corporation		227		288
Australia and New Zealand Banking Group Limited					
Axis Bank Limited     5,77,952     18,566     6,00,599     17,019       Bandhan Bank Limited     8,36,263     6,380     5,80,565     5,29       Bank of Barbaria and Kuwait B.S.C.     49     17     52     18       Bank of Baroda     6,83,257     54,059     7,15,199     36,764       Bank of Ceylon     5     54     5     49       Bank of India     14,11,132     45,605     14,96,934     37,686       Bank of Maharashtra     4,06,338     5,327     4,43,985     4,334       Barclays Bank PLC     3     111     2     0.36       Barclays Bank PLC     3     111     2     32       BNP Paribas     1     6     0     0       Canara Bank     9,71,127     55,652     9,73,554     46,100       Capital Small Finance Bank Limited     838     117     1,178     153       Catitual Small Finance Bank Limited     87,983     28,156     9,08,524     18,386       Gity Union Bank Limited     12,306     1,933     12,481 <td< td=""><td></td><td></td><td></td><td></td><td></td></td<>					
Bandhan Bank Limited     8,36,263     6,380     5,80,565     5,299       Bank of Bahrain and Kuwait B.S.C.     49     17     52     18       Bank of Baroda     6,83,257     54,059     7,15,199     36,764       Bank of Loylon     5     54     5     49       Bank of India     14,11,132     45,605     14,96,934     37,686       Bank of Maharashtra     4,06,538     5,327     4,43,985     4,334       Barclays Bank PLC     3     111     2     32       BNP Paribas     1     6     0     0       Canara Bank     9,71,127     55,652     9,73,554     46,160       Capital Small Finance Bank Limited     838     117     1,178     153       Central Bank of India     8,72,983     28,156     9,08,524     18,386       Citibank N.A.     28,239     759     32,742     207       City Union Bank Limited     12,306     1,933     12,481     1,920       Cooperatieve Rabobank U.A.     3     150     3     104 </td <td>~ .</td> <td></td> <td></td> <td>»</td> <td></td>	~ .			»	
Bank of Bahrain and Kuwait B.S.C.     49     17     52     18       Bank of Baroda     6,83,257     54,059     7,15,199     30,764       Bank of Ceylon     5     5     54     5     49       Bank of India     14,11,132     45,605     14,96,934     37,686       Bank of Maharashtra     4,06,538     5,327     4,43,985     4,334       Bark of Nova Scotia     4     64     2     0.36       Bark of Nova Scotia     4     64     2     0.36       Bark of Nova Scotia     4     64     2     0.36       Bark of Maharashtra     4,06,538     5,327     4,43,985     4,334       Bark of Nova Scotia     4     64     2     0.36       Bark of Maharashtra     4,06,538     117     1,18     13       Bark of Maharashtra     4,06,638     117     1,18     13     1     1     6     0     0     0     0     0     0     0     0     0     0     0     0     0			-		
Bank of Baroda     6,83,257     54,059     7,15,199     36,764       Bank of Ceylon     5     5     4     5     49       Bank of India     14,11,132     45,605     14,96,934     37,686       Bank of Maharashtra     4,06,538     5,327     4,43,985     4,334       Bank of Nova Scotia     4     64     2     0.36       Barclays Bank PLC     3     111     2     32       BNP Paribas     1     6     0     0       Canara Bank     9,71,127     55,652     9,73,554     46,160       Capital Small Finance Bank Limited     838     117     1,178     153       Central Bank of India     8,72,983     28,150     9,08,524     18,386       Central Bank india Limited     12,306     1,933     12,481     1,920       Gity Union Bank Limited     12,306     1,933     12,481     1,920       Cooperatieve Rabobank U.A.     3     150     3     104       Credit Agricole Corporate and Investment Bank     1     3     1					
Bank of Ceylon     5     54     5     49       Bank of India     14,11,132     45,605     14,96,934     37,686       Bank of Maharashtra     4,06,538     5,327     4,43,985     4,334       Bank of Nova Scotia     4     64     2     0.36       Barclays Bank PLC     3     111     2     32       BNP Paribas     1     6     0     0     0       Canara Bank     9,71,127     55,652     9,73,554     46,100       Capital Small Finance Bank Limited     838     117     1,178     153       Central Bank of India     8,72,983     28,156     9,08,524     18,386       Citibank N.A.     28,239     759     32,742     207       City Union Bank Limited     12,306     1,933     12,481     1920       Cooperatieve Rabobank U.A.     3     150     3     104       Gredit Agricole Corporate and Investment Bank     1     3     1     3       Crig Union Bank Limited     45,849     290     48,303     263					
Bank of India     14,11,132     45,605     14,96,934     37,686       Bank of Maharashtra     4,06,538     5,327     4,43,985     4,334       Bank of Nova Scotia     4     64     2     0.36       Barclays Bank PLC     3     111     2     32       BNP Paribas     1     6     0     0       Canara Bank     9,71,127     55,652     9,73,554     46,160       Capital Small Finance Bank Limited     8738     117     1,178     153       Central Bank of India     8,72,983     28,156     9,08,524     18,386       Gitibank N.A.     28,239     759     32,742     207       City Union Bank Limited     12,306     1,933     12,481     1,920       Cooperatieve Rabobank U.A.     3     150     3     104       Credit Agricole Corporate and Investment Bank     1     3     1     3       CSB Bank Limited     45,849     290     48,303     263       CTBC Bank Co., Ltd.     1     1     1     1     1					
Bank of Maharashtra     4,06,538     5,327     4,43,985     4,334       Bank of Nova Scotia     4     64     62     0.36       Barclays Bank PLC     3     111     2     32       BNP Paribas     1     6     0     0       Canara Bank     9,71,127     55,652     9,73,554     46,160       Capital Small Finance Bank Limited     888     117     1,178     153       Central Bank of India     8,72,983     28,156     9,85,224     18,386       City Linion Bank Limited     12,306     1,933     12,481     1,920       Cooperatieve Rabobank U.A.     3     150     3     104       Credit Agricole Corporate and Investment Bank     1     3     1     3     104       Credit Agricole Corporate and Investment Bank     1     3     1     3     104       Credit Agricole Corporate and Investment Bank     1     3     1     3     104       Credit Agricole Corporate and Investment Bank     1     1     1     1     1     1	· · · · · · · · · · · · · · · · · · ·				
Bank of Nova Scotia     4     64     2     0.36       Barclays Bank PLC     3     111     2     32       BNP Paribas     1     6     0     0       Canara Bank     9,71,127     55,552     9,73,554     46,160       Capital Small Finance Bank Limited     838     117     1,178     153       Central Bank of India     8,72,983     28,156     9,08,524     18,386       Citibank N.A.     28,239     759     32,742     207       City Union Bank Limited     12,306     1,933     12,481     1,920       Cooperatieve Rabobank U.A.     3     150     3     104       Credit Agricole Corporate and Investment Bank     1     3     1     3       CTBC Bank Co., Ltd.     1     1     1     1     1     1       CTBC Bank Limited     5,105     4,534     4,334     2,772       DCB Bank Limited     1,61,535     1,290     1,33,358     1,123       Deutsche Bank AG     1,595     2,732     1,364     1,					
Barclays Bank PLC     3     111     2     32       BNP Paribas     1     6     0     0       Canara Bank     9,71,127     55,652     9,73,554     46,160       Capital Small Finance Bank Limited     838     117     1,178     153       Central Bank of India     8,72,983     28,156     9,08,524     18,386       Gitibank N.A.     28,239     759     32,742     207       City Union Bank Limited     12,306     1,933     12,481     1,920       Cooperatieve Rabobank U.A.     3     150     3     10       Credit Agricole Corporate and Investment Bank     1     3     1     3       CSB Bank Limited     45,849     200     48,303     263       CTBC Bank Co., Ltd.     1     1     1     1     1     1       DCB Bank Limited     1,61,535     1,290     4,334     2,772     1     1     1     1     1     1     1     1     1     1     1     1     1     1     1					•
BNP Paribas     1     6     0     0       Canara Bank     9,71,127     55,652     9,73,554     46,160       Capital Small Finance Bank Limited     838     117     1,178     153       Central Bank of India     8,72,983     28,156     9,08,524     18,386       Citibank N.A.     28,239     759     32,742     207       City Union Bank Limited     12,306     1,933     12,481     1,920       Cooperatieve Rabobank U.A.     3     150     3     104       Credit Agricole Corporate and Investment Bank     1     3     1     3     1       CSB Bank Limited     45,849     290     48,303     263       CTBC Bank Limited     5,105     4,534     4,334     2,772       DCB Bank Limited     1,61,535     1,290     1,33,358     1,123       Deutsche Bank AG     1,595     2,732     1,364     1,748       Doha Bank Limited     4,61,535     1,290     1,33,358     1,123       Deutsche Bank AG     1,595     2,732     1,364					
Canara Bank     9,71,127     55,652     9,73,554     46,160       Capital Small Finance Bank Limited     838     117     1,178     153       Central Bank of India     8,72,983     28,156     9,08,524     18,386       Gitibank N.A.     28,239     759     32,742     207       City Union Bank Limited     12,306     1,933     12,481     1,920       Cooperatieve Rabobank U.A.     3     150     3     104       Credit Agricole Corporate and Investment Bank     1     3     1     3       CSB Bank Limited     45,849     290     48,303     263       CTBC Bank Co., Ltd.     1	•	3			
Capital Small Finance Bank Limited     838     117     1,178     153       Central Bank of India     8,72,983     28,156     9,08,524     18,386       Citib Link N.A.     28,239     759     32,742     207       City Union Bank Limited     12,306     1,933     12,481     1,920       Cooperatieve Rabobank U.A.     3     150     3     104       Credit Agricole Corporate and Investment Bank     1     3     1     3       CSB Bank Limited     45,849     290     48,303     263       CTBC Bank Co., Ltd.     1     1     1     1       DBS Bank India Limited     5,105     4,534     4,334     2,772       DCB Bank Limited     1,61,535     1,290     1,33,358     1,123       Deutsche Bank AG     1,595     2,732     1,364     1,748       Doha Bank Q.P.S.C     2     2     2     0     0     0       ESAF Small Finance Bank Limited     4,61,132     950     1,08,422     352       Federal Bank Limited     6,00,742		1			
Central Bank of India     8,72,983     28,156     9,08,524     18,386       Citibank N.A.     28,239     759     32,742     207       City Union Bank Limited     12,306     1,933     12,481     1,920       Cooperatieve Rabobank U.A.     3     150     3     104       Credit Agricole Corporate and Investment Bank     1     3     1     3       CSB Bank Limited     45,849     290     48,303     263       CTBC Bank Co., Ltd.     1     1     1     1     1       DBS Bank India Limited     1,61,535     1,290     1,33,358     1,123       Deutsche Bank AG     1,595     2,732     1,364     1,748       Doha Bank Q.P.S.C     2     26     0     0       Equitas Small Finance Bank Limited     2,12,233     837     1,55,937     724       ESAF Small Finance Bank Limited     4,61,132     950     1,08,422     352       Federal Bank Limited     6,00,742     573     1,88,988     288       HDFC Bank Limited     13,01,624     16,					•
Citibank N.A.     28,239     759     32,742     207       City Union Bank Limited     12,306     1,933     12,481     1,920       Cooperatieve Rabobank U.A.     3     150     3     104       Credit Agricole Corporate and Investment Bank     1     3     1     3       CSB Bank Limited     45,849     290     48,303     263       CTBC Bank Co., Ltd.     1     1     1     1     1       DBS Bank India Limited     5,105     4,534     4,334     2,772       DCB Bank Limited     1,61,535     1,290     1,33,358     1,123       Deutsche Bank AG     1,595     2,732     1,364     1,748       Doha Bank Q.P.S.C     2     26     0     0       Equitas Small Finance Bank Limited     4,61,132     950     1,08,422     352       Federal Bank Limited     4,61,132     950     1,08,422     352       Federal Bank Limited     61,791     4,137     71,090     4,184       Fincare Small Finance Bank Limited     6,00,742     573	1				
City Union Bank Limited     12,306     1,933     12,481     1,920       Cooperatieve Rabobank U.A.     3     150     3     104       Credit Agricole Corporate and Investment Bank     1     3     1     3       CSB Bank Limited     45,849     290     48,303     263       CTBC Bank Co., Ltd.     1     2					
Cooperatieve Rabobank U.A.     3     150     3     104       Credit Agricole Corporate and Investment Bank     1     3     1     3       CSB Bank Limited     45,849     290     48,303     263       CTBC Bank Co., Ltd.     1     1     1     1     1       DBS Bank India Limited     5,105     4,534     4,334     2,772       DCB Bank Limited     1,61,535     1,290     1,33,358     1,123       Deutsche Bank AG     1,595     2,732     1,364     1,748       Doha Bank Q.P.S.C     2     2     26     0     0       Equitas Small Finance Bank Limited     2,12,233     837     1,55,937     724       ESAF Small Finance Bank Limited     4,61,132     950     1,08,422     352       Federal Bank Limited     61,791     4,137     71,090     4,184       Fincare Small Finance Bank Limited     6,00,742     573     1,88,988     288       HDFC Bank Limited     13,01,624     16,101     14,36,879     18,012       Hongkong and Shanghai Banking Co					
Credit Agricole Corporate and Investment Bank     1     3     1     3       CSB Bank Limited     45,849     290     48,303     263       CTBC Bank Co., Ltd.     1     1     1     1     1       DBS Bank India Limited     5,105     4,534     4,334     2,772       DCB Bank Limited     1,61,535     1,290     1,33,358     1,123       Deutsche Bank AG     1,595     2,732     1,364     1,748       Doha Bank Q.P.S.C     2     2     6     0     0       Equitas Small Finance Bank Limited     4,61,132     950     1,08,422     352       EsAF Small Finance Bank Limited     61,791     4,137     71,090     4,184       Fincare Small Finance Bank Limited     6,00,742     573     1,88,988     288       HDFC Bank Limited     13,01,624     16,101     14,36,879     18,012       Hongkong and Shanghai Banking Corporation Limited     6,514     644     4,037     524       ICICI Bank Limited     1,67,780     34,115     1,78,115     10,969 <t< td=""><td>•</td><td>,</td><td></td><td>,</td><td></td></t<>	•	,		,	
CSB Bank Limited     45,849     290     48,303     263       CTBC Bank Co., Ltd.     1     1     1     1     1       DBS Bank India Limited     5,105     4,534     4,334     2,772       DCB Bank Limited     1,61,535     1,290     1,33,358     1,123       Deutsche Bank AG     1,595     2,732     1,364     1,748       Doha Bank Q.P.S.C     2     26     0     0       Equitas Small Finance Bank Limited     2,12,233     837     1,55,937     724       ESAF Small Finance Bank Limited     4,61,132     950     1,08,422     352       Federal Bank Limited     61,791     4,137     71,090     4,184       Fincare Small Finance Bank Limited     6,00,742     573     1,88,988     288       HDFC Bank Limited     13,01,624     16,101     14,36,879     18,012       Hongkong and Shanghai Banking Corporation Limited     6,514     644     4,037     524       ICICI Bank Limited     3,67,823     33,295     3,76,064     29,986       IDBI Bank Limited	L.	3	150	3	
CTBC Bank Co., Ltd.     1     1     1     1       DBS Bank India Limited     5,105     4,534     4,334     2,772       DCB Bank Limited     1,61,535     1,290     1,33,358     1,123       Deutsche Bank AG     1,595     2,732     1,364     1,748       Doha Bank Q.P.S.C     2     26     0     0       Equitas Small Finance Bank Limited     2,12,233     837     1,55,937     724       ESAF Small Finance Bank Limited     4,61,132     950     1,08,422     352       Federal Bank Limited     61,791     4,137     71,090     4,184       Fincare Small Finance Bank Limited     6,00,742     573     1,88,988     288       HDFC Bank Limited     13,01,624     16,101     14,36,879     18,012       Hongkong and Shanghai Banking Corporation Limited     6,514     644     4,037     524       ICICI Bank Limited     1,67,780     34,115     1,78,115     10,969       IDFC First Bank Limited     6,35,670     4,469     7,37,746     3,884       Indian Overseas Bank		-	_	1	_
DBS Bank India Limited     5,105     4,534     4,334     2,772       DCB Bank Limited     1,61,535     1,290     1,33,358     1,123       Deutsche Bank AG     1,595     2,732     1,364     1,748       Doha Bank Q.P.S.C     2     26     0     0       Equitas Small Finance Bank Limited     2,12,233     837     1,55,937     724       ESAF Small Finance Bank Limited     4,61,132     950     1,08,422     352       Federal Bank Limited     61,791     4,137     71,090     4,184       Fincare Small Finance Bank Limited     6,00,742     573     1,88,988     288       HDFC Bank Limited     13,01,624     16,101     14,36,879     18,012       Hongkong and Shanghai Banking Corporation Limited     6,514     644     4,037     524       ICICI Bank Limited     1,67,780     34,115     1,78,115     10,969       IDFC First Bank Limited     6,35,670     4,469     7,37,746     3,884       Indian Overseas Bank     1,91,954     15,299     2,24,266     14,072       In		45,849	290	48,303	263
DCB Bank Limited     1,61,535     1,290     1,33,358     1,123       Deutsche Bank AG     1,595     2,732     1,364     1,748       Doha Bank Q.P.S.C     2     26     0     0       Equitas Small Finance Bank Limited     2,12,233     837     1,55,937     724       ESAF Small Finance Bank Limited     4,61,132     950     1,08,422     352       Federal Bank Limited     61,791     4,137     71,090     4,184       Fincare Small Finance Bank Limited     6,00,742     573     1,88,988     288       HDFC Bank Limited     13,01,624     16,101     14,36,879     18,012       Hongkong and Shanghai Banking Corporation Limited     6,514     644     4,037     524       ICICI Bank Limited     3,67,823     33,295     3,76,064     29,986       IDFC First Bank Limited     1,67,780     34,115     1,78,115     10,969       IDFC First Bank Limited     6,35,670     4,469     7,37,746     3,884       Indian Overseas Bank     1,91,954     15,299     2,24,266     14,072		1	1	1	
Deutsche Bank AG     1,595     2,732     1,364     1,748       Doha Bank Q.P.S.C     2     26     0     0       Equitas Small Finance Bank Limited     2,12,233     837     1,55,937     724       ESAF Small Finance Bank Limited     4,61,132     950     1,08,422     352       Federal Bank Limited     61,791     4,137     71,090     4,184       Fincare Small Finance Bank Limited     6,00,742     573     1,88,988     288       HDFC Bank Limited     13,01,624     16,101     14,36,879     18,012       Hongkong and Shanghai Banking Corporation Limited     6,514     644     4,037     524       ICICI Bank Limited     3,67,823     33,295     3,76,064     29,986       IDBI Bank Limited     1,67,780     34,115     1,78,115     10,969       IDFC First Bank Limited     6,35,670     4,469     7,37,746     3,884       Indian Bank     9,50,114     35,214     8,63,481     28,180       IndusInd Bank Limited     5,28,734     5,517     8,41,589     5,826       Jam			4,534		2,772
Doha Bank Q.P.S.C     2     26     0     0       Equitas Small Finance Bank Limited     2,12,233     837     1,55,937     724       ESAF Small Finance Bank Limited     4,61,132     950     1,08,422     352       Federal Bank Limited     61,791     4,137     71,090     4,184       Fincare Small Finance Bank Limited     6,00,742     573     1,88,988     288       HDFC Bank Limited     13,01,624     16,101     14,36,879     18,012       Hongkong and Shanghai Banking Corporation Limited     6,514     644     4,037     524       ICICI Bank Limited     3,67,823     33,295     3,76,064     29,986       IDBI Bank Limited     1,67,780     34,115     1,78,115     10,969       IDFC First Bank Limited     6,35,670     4,469     7,37,746     3,884       Indian Bank     9,50,114     35,214     8,63,481     28,180       IndusInd Bank Limited     5,28,734     5,517     8,41,589     5,826       Jammu and Kashmir Bank Limited     42,116     6,521     46,028     5,204	DCB Bank Limited	1,61,535	1,290	1,33,358	1,123
Equitas Small Finance Bank Limited     2,12,233     837     1,55,937     724       ESAF Small Finance Bank Limited     4,61,132     950     1,08,422     352       Federal Bank Limited     61,791     4,137     71,090     4,184       Fincare Small Finance Bank Limited     6,00,742     573     1,88,988     288       HDFC Bank Limited     13,01,624     16,101     14,36,879     18,012       Hongkong and Shanghai Banking Corporation Limited     6,514     644     4,037     524       ICICI Bank Limited     3,67,823     33,295     3,76,064     29,986       IDBI Bank Limited     1,67,780     34,115     1,78,115     10,969       IDFC First Bank Limited     6,35,670     4,469     7,37,746     3,884       Indian Bank     9,50,114     35,214     8,63,481     28,180       IndusInd Bank Limited     5,28,734     5,517     8,41,589     5,826       Jams Mall Finance Bank Limited     42,116     6,521     46,028     5,204       Jana Small Finance Bank Limited     2,44,576     757     2,30,369	Deutsche Bank AG	1,595	2,732	1,364	1,748
ESAF Small Finance Bank Limited     4,61,132     950     1,08,422     352       Federal Bank Limited     61,791     4,137     71,090     4,184       Fincare Small Finance Bank Limited     6,00,742     573     1,88,988     288       HDFC Bank Limited     13,01,624     16,101     14,36,879     18,012       Hongkong and Shanghai Banking Corporation Limited     6,514     644     4,037     524       ICICI Bank Limited     3,67,823     33,295     3,76,064     29,986       IDBI Bank Limited     1,67,780     34,115     1,78,115     10,969       IDFC First Bank Limited     6,35,670     4,469     7,37,746     3,884       Indian Bank     9,50,114     35,214     8,63,481     28,180       Indian Overseas Bank     1,91,954     15,299     2,24,266     14,072       IndusInd Bank Limited     5,28,734     5,517     8,41,589     5,826       Jams Small Finance Bank Limited     2,44,576     757     2,30,369     709       Karnataka Bank Limited     19,968     2,251     13,646     2,293	Doha Bank Q.P.S.C	2	26	0	0
Federal Bank Limited     61,791     4,137     71,090     4,184       Fincare Small Finance Bank Limited     6,00,742     573     1,88,988     288       HDFC Bank Limited     13,01,624     16,101     14,36,879     18,012       Hongkong and Shanghai Banking Corporation Limited     6,514     644     4,037     524       ICICI Bank Limited     3,67,823     33,295     3,76,064     29,986       IDBI Bank Limited     1,67,780     34,115     1,78,115     10,969       IDFC First Bank Limited     6,35,670     4,469     7,37,746     3,884       Indian Bank     9,50,114     35,214     8,63,481     28,180       Indian Overseas Bank     1,91,954     15,299     2,24,266     14,072       IndusInd Bank Limited     5,28,734     5,517     8,41,589     5,826       Jana Small Finance Bank Limited     42,116     6,521     46,028     5,204       Karnataka Bank Limited     19,968     2,251     13,646     2,293	Equitas Small Finance Bank Limited	2,12,233	837	1,55,937	724
Fincare Small Finance Bank Limited     6,00,742     573     1,88,988     288       HDFC Bank Limited     13,01,624     16,101     14,36,879     18,012       Hongkong and Shanghai Banking Corporation Limited     6,514     644     4,037     524       ICICI Bank Limited     3,67,823     33,295     3,76,064     29,986       IDBI Bank Limited     1,67,780     34,115     1,78,115     10,969       IDFC First Bank Limited     6,35,670     4,469     7,37,746     3,884       Indian Bank     9,50,114     35,214     8,63,481     28,180       Indian Overseas Bank     1,91,954     15,299     2,24,266     14,072       IndusInd Bank Limited     5,28,734     5,517     8,41,589     5,826       Jama Small Finance Bank Limited     42,116     6,521     46,028     5,204       Karnataka Bank Limited     19,968     2,251     13,646     2,293	ESAF Small Finance Bank Limited	4,61,132	950	1,08,422	352
HDFC Bank Limited   13,01,624   16,101   14,36,879   18,012     Hongkong and Shanghai Banking Corporation Limited   6,514   644   4,037   524     ICICI Bank Limited   3,67,823   33,295   3,76,064   29,986     IDBI Bank Limited   1,67,780   34,115   1,78,115   10,969     IDFC First Bank Limited   6,35,670   4,469   7,37,746   3,884     Indian Bank   9,50,114   35,214   8,63,481   28,180     Indian Overseas Bank   1,91,954   15,299   2,24,266   14,072     IndusInd Bank Limited   5,28,734   5,517   8,41,589   5,826     Jammu and Kashmir Bank Limited   42,116   6,521   46,028   5,204     Jana Small Finance Bank Limited   2,44,576   757   2,30,369   709     Karnataka Bank Limited   19,968   2,251   13,646   2,293	Federal Bank Limited	61,791	4,137	71,090	4,184
Hongkong and Shanghai Banking Corporation Limited6,5146444,037524ICICI Bank Limited3,67,82333,2953,76,06429,986IDBI Bank Limited1,67,78034,1151,78,11510,969IDFC First Bank Limited6,35,6704,4697,37,7463,884Indian Bank9,50,11435,2148,63,48128,180Indian Overseas Bank1,91,95415,2992,24,26614,072IndusInd Bank Limited5,28,7345,5178,41,5895,826Jammu and Kashmir Bank Limited42,1166,52146,0285,204Jana Small Finance Bank Limited2,44,5767572,30,369709Karnataka Bank Limited19,9682,25113,6462,293	Fincare Small Finance Bank Limited	6,00,742	573	1,88,988	288
ICICI Bank Limited   3,67,823   33,295   3,76,064   29,986     IDBI Bank Limited   1,67,780   34,115   1,78,115   10,969     IDFC First Bank Limited   6,35,670   4,469   7,37,746   3,884     Indian Bank   9,50,114   35,214   8,63,481   28,180     Indian Overseas Bank   1,91,954   15,299   2,24,266   14,072     IndusInd Bank Limited   5,28,734   5,517   8,41,589   5,826     Jammu and Kashmir Bank Limited   42,116   6,521   46,028   5,204     Jana Small Finance Bank Limited   2,44,576   757   2,30,369   709     Karnataka Bank Limited   19,968   2,251   13,646   2,293	HDFC Bank Limited	13,01,624	16,101	14,36,879	18,012
IDBI Bank Limited     1,67,780     34,115     1,78,115     10,969       IDFC First Bank Limited     6,35,670     4,469     7,37,746     3,884       Indian Bank     9,50,114     35,214     8,63,481     28,180       Indian Overseas Bank     1,91,954     15,299     2,24,266     14,072       IndusInd Bank Limited     5,28,734     5,517     8,41,589     5,826       Jammu and Kashmir Bank Limited     42,116     6,521     46,028     5,204       Jana Small Finance Bank Limited     2,44,576     757     2,30,369     709       Karnataka Bank Limited     19,968     2,251     13,646     2,293	Hongkong and Shanghai Banking Corporation Limited	6,514	644	4,037	524
IDFC First Bank Limited   6,35,670   4,469   7,37,746   3,884     Indian Bank   9,50,114   35,214   8,63,481   28,180     Indian Overseas Bank   1,91,954   15,299   2,24,266   14,072     IndusInd Bank Limited   5,28,734   5,517   8,41,589   5,826     Jammu and Kashmir Bank Limited   42,116   6,521   46,028   5,204     Jana Small Finance Bank Limited   2,44,576   757   2,30,369   709     Karnataka Bank Limited   19,968   2,251   13,646   2,293	ICICI Bank Limited	3,67,823	33,295	3,76,064	29,986
IDFC First Bank Limited   6,35,670   4,469   7,37,746   3,884     Indian Bank   9,50,114   35,214   8,63,481   28,180     Indian Overseas Bank   1,91,954   15,299   2,24,266   14,072     IndusInd Bank Limited   5,28,734   5,517   8,41,589   5,826     Jammu and Kashmir Bank Limited   42,116   6,521   46,028   5,204     Jana Small Finance Bank Limited   2,44,576   757   2,30,369   709     Karnataka Bank Limited   19,968   2,251   13,646   2,293	IDBI Bank Limited	1,67,780	34,115	1,78,115	10,969
Indian Bank   9,50,114   35,214   8,63,481   28,180     Indian Overseas Bank   1,91,954   15,299   2,24,266   14,072     IndusInd Bank Limited   5,28,734   5,517   8,41,589   5,826     Jammu and Kashmir Bank Limited   42,116   6,521   46,028   5,204     Jana Small Finance Bank Limited   2,44,576   757   2,30,369   709     Karnataka Bank Limited   19,968   2,251   13,646   2,293	IDFC First Bank Limited		4,469		3,884
Indian Overseas Bank   1,91,954   15,299   2,24,266   14,072     IndusInd Bank Limited   5,28,734   5,517   8,41,589   5,826     Jammu and Kashmir Bank Limited   42,116   6,521   46,028   5,204     Jana Small Finance Bank Limited   2,44,576   757   2,30,369   709     Karnataka Bank Limited   19,968   2,251   13,646   2,293	Indian Bank	9,50,114	35,214		28,180
IndusInd Bank Limited     5,28,734     5,517     8,41,589     5,826       Jammu and Kashmir Bank Limited     42,116     6,521     46,028     5,204       Jana Small Finance Bank Limited     2,44,576     757     2,30,369     709       Karnataka Bank Limited     19,968     2,251     13,646     2,293	Indian Overseas Bank	1,91,954			
Jammu and Kashmir Bank Limited   42,116   6,521   46,028   5,204     Jana Small Finance Bank Limited   2,44,576   757   2,30,369   709     Karnataka Bank Limited   19,968   2,251   13,646   2,293	IndusInd Bank Limited				
Jana Small Finance Bank Limited   2,44,576   757   2,30,369   709     Karnataka Bank Limited   19,968   2,251   13,646   2,293			-		*
Karnataka Bank Limited     19,968     2,251     13,646     2,293	J			,	•
	J	, ,			
1 21.1.3.1 3.4.11 ZU.140.1 1.4.10	Karur Vysya Bank Limited	21,135	3,431	20,146	1,458

Bank name	As on	As on 31.3.2022		As on 31.3.2023	
	Number	Amount outstanding	Number	Amount outstanding	
KEB Hana Bank	1	40	1	40	
Kotak Mahindra Bank Limited	2,69,807	6,470	3,83,011	5,768	
Mizuho Bank Limited	1	6	1	6	
Nainital Bank Limited	6,271	508	4,876	443	
North East Small Finance Bank Limited	74,103	190	1,22,448	347	
Punjab and Sind Bank	75,244	8,565	78,048	5,648	
Punjab National Bank	21,36,256	92,448	22,64,040	77,328	
Qatar National Bank (Q.P.S.C.)	1	53	1	52	
RBL Bank Limited	6,37,987	27	2,41,985	2,420	
Sberbank	2	41	1	22	
SBM Bank (India) Limited	854	93	1,388	97	
Shinhan Bank	0	0	30	156	
Shivalik Small Finance Bank Limited	1,616	33	2,134	33	
Societe Generale	3	79	3	79	
Sonali Bank	17	4	14	4	
South Indian Bank Limited	9,887	3,648	9,587	3,708	
Standard Chartered Bank	23,957	3,886	17,236	3,233	
State Bank of India	35,93,597	1,12,023	33,74,863	90,928	
Suryoday Small Finance Bank Limited	4,18,868	597	1,58,455	191	
Tamilnad Mercantile Bank Limited	7,478	571	6,511	521	
The Dhanalakshmi Bank Limited	2,856	534	2,760	511	
UCO Bank	5,29,635	10,237	5,05,031	7,726	
Ujjivan Small Finance Bank Limited	5,64,167	1,284	2,22,910	631	
Union Bank of India	11,23,858	79,587	11,98,525	60,987	
United Overseas Bank Limited	1	75	1	55	
Unity Small Finance Bank Limited	0	0	30,427	3,767	
Utkarsh Small Finance Bank Limited	3,32,273	648	1,43,101	432	
Woori Bank	0	0	1	8	
Yes Bank Limited	1,21,002	27,976	74,267	4,395	

Source: RBI