

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
RAJYA SABHA
UNSTARRED QUESTION NO-1044
ANSWERED ON- 12/12/2023

DETAILS OF NPAs OF PUBLIC SECTOR BANKS

1044. SHRI JAVED ALI KHAN

Will the Minister of FINANCE be pleased to state:-

- (a) the details of NPAs of various public sector banks as on 30th October, 2023, bank-wise;
- (b) the details of NPAs of various public sector banks which have been transferred to bad bank since its inception, bank-wise along with the recovery made therein from defaulters, bank-wise and year-wise; and
- (c) the details of agricultural loans to farmers under KCC and loans to industries by various banks which turned as NPAs during 2021-22, 2022-23 and 2023-24, year-wise and bank-wise?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(DR. BHAGWAT KARAD)

- (a): Bank-wise details of gross non-performing assets (NPAs) of public sector banks (PSBs) as on 30.09.2023 (provisional data), are at **Annex-1**.
- (b): Bank-wise details of the aggregate debt assigned by PSBs to the National Asset Reconstruction Company Limited (NARCL) are at **Annex-2**. As per inputs received from NARCL, it has acquired first such loan in January, 2023. Further, recovery in NPA accounts is an ongoing process, and security receipts issued to lenders by NARCL, backed by the government guarantee, provide a five-year time window for effecting the recovery in such accounts. Further, corporate insolvency resolution process under the Insolvency and Bankruptcy Code is going on in some of the accounts acquired by NARCL. Recovery will be effected in these accounts after the resolution plans get approved by the National Company Law Tribunal. In remaining accounts, NARCL has recovered Rs. 16.64 crore, as on 30.11.2023.
- (c): Fresh slippages to NPAs in PSBs in the categories 'Agriculture and Allied Activities' (including under KCC) and 'Industry', during the last two financial years and the current financial year till 30.9.2023 (provisional data), are at **Annex-3**.

Rajya Sabha unstarred question no. 1044, regarding Details of NPAs of public sector banks

Gross non-performing assets (NPAs) of Public Sector Banks as on 30.9.2023

(Amounts in crore Rs.)

Bank	Gross NPAs
Bank of Baroda	33,968
Bank of India	31,719
Bank of Maharashtra	4,017
Canara Bank	43,956
Central Bank of India	10,666
Indian Bank	24,488
Indian Overseas Bank	9,893
Punjab and Sind Bank	5,106
Punjab National Bank	65,563
State Bank of India	86,974
UCO Bank	6,939
Union Bank of India	54,012

Source: RBI (provisional data)

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Debt assigned to the National Asset Reconstruction Company Limited by Public Sector Banks, as on 30.11.2023

(Amounts in crore Rs.)

Bank	Debt Assigned
Bank of Baroda	114
Bank of India	49
Bank of Maharashtra	796
Canara Bank	1,858
Central Bank of India	70
Indian Bank	233
Indian Overseas Bank	20
Punjab National Bank	2,138
State Bank of India	4,508
Union Bank of India	1,831

Source: National Asset Reconstruction Company Limited

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**Fresh slippages to NPAs in Public Sector Banks in the categories
'Agriculture and Allied Activities' & 'Industry'**

(Amounts in crore Rs.)

Bank	Agriculture and Allied Activities			Industry		
	FY 2021-22	FY 2022-23	FY 2023-24 (up to 30.9.2023)	FY 2021-22	FY 2022-23	FY 2023-24 (up to 30.9.2023)
Bank of Baroda	2,344	1,392	878	2,943	2,135	673
Bank of India	1,667	2,773	2,230	1,683	2,379	1,038
Bank of Maharashtra	669	578	298	450	95	102
Canara Bank	696	2,084	1,316	1,738	2,597	2,104
Central Bank of India	1,866	980	576	1,468	1,580	272
Indian Bank	783	1,971	1,102	2,627	1,635	1,080
Indian Overseas Bank	1,072	653	157	1,350	1,109	188
Punjab and Sind Bank	274	333	206	215	132	152
Punjab National Bank	5,948	6,692	569	7,958	2,908	934
State Bank of India	6,682	4,802	3,681	8,162	4,388	1,353
UCO Bank	1,103	452	297	855	373	55
Union Bank of India	3,559	2,982	1,894	6,239	2,415	1,041

Source: RBI (provisional data as on 30.9.2023)
