

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
UNSTARRED QUESTION NO-1690

ANSWERED ON TUESDAY, 10 DECEMBER, 2024/AGRAHAYANA 19, 1946 (SAKA)

NPA_s IN BANKS

1690. DR. JOHN BRITTAS

Will the Minister of FINANCE be pleased to state:-

- (a) the number and value of NPAs in public and private sector banks as on date;
- (b) percentage-wise share of NPAs vis-à-vis total loans outstanding as on date;
- (c) total amount recovered in NPA loans during FY 2023-24;
- (d) details of instances of diversion of loan amounts exceeding 50 crore by borrowers flouting loan conditions;
- (e) bank-wise details of NPAs written off or waived off from 2018-19 onwards; and
- (f) number of cases resolved and amount of haircuts by banks through the operation of Insolvency and Bankruptcy Code, and by the practice of “greening the debt” in loans involving 50 crore or above during last five years?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a) and (b): As per provisional data of the Reserve Bank of India (RBI), gross NPAs of public sector banks and private sector banks as on 30.9.2024 were Rs. 3,16,331 crore and Rs. 1,34,339 crore respectively. Further, gross NPAs as percentage of outstanding loan was 3.09% in public sector banks and 1.86% in private sector banks. In respect of number of NPAs, RBI has apprised that information regarding the same is not maintained by it.

(c): Scheduled Commercial Banks (SCBs), excluding regional rural banks and payment banks, have recovered an aggregate amount of Rs. 1,23,299 crore, including recovery from written-off loans, during the financial year 2023-24.

(d): As per RBI's Master Directions on Treatment of Wilful Defaulters and Large Defaulters, diversion of funds is one of the criteria for classifying a borrower/guarantor as wilful defaulter. As on 31.3.2024, 580 unique borrowers (excluding individuals and overseas borrowers), each having loan outstanding of more than Rs. 50 crore, were classified as wilful defaulters by SCBs.

(e): Bank-wise and year-wise details of loans written-off by SCBs during the last ten financial years are at **Annex**.

(f): As per Insolvency and Bankruptcy Board of India (IBBI) data, up to 30.9.2024, resolution plans have been approved in case of 1,068 corporate insolvency resolution processes under the Insolvency and Bankruptcy Code, 2016 (IBC). These resolutions led to a recovery of Rs. 3.55 lakh crore to the creditors, including banks. Further, in these cases, aggregate claim of creditors, including banks was Rs. 11.45 lakh crore, whereas the aggregate liquidation value was Rs. 2.21 lakh crore.

Further, RBI, in June 2019, issued the Prudential Framework for Resolution of Stressed Assets, which provides for early recognition and resolution of default in respect of large borrowers within a time bound manner. The Framework, *inter alia*, provides that any action by lenders with an intent to conceal the actual status of accounts or evergreen the stressed accounts are subjected to stringent supervisory/enforcement actions, including, but not limited to, higher provisioning on such accounts and monetary penalties by RBI.

Rajya Sabha Unstarred question no. 1690, regarding NPAs in banks

Loans written-off by Scheduled Commercial Banks

(Amounts in crore Rs.)

Bank	FY 2014-15	FY 2015-16	FY 2016-17	FY 2017-18	FY 2018-19	FY 2019-20	FY 2020-21	FY 2021-22	FY 2022-23	FY 2023-24
AB Bank Limited	-	-	-	-	9	-	-	-	-	-
Abu Dhabi Commercial Bank PJSC	-	-	-	-	22	64	-	-	-	-
American Express Banking Corporation	47	82	106	101	166	180	127	215	78	99
AU Small Finance Bank Limited	-	-	-	10	20	47	115	188	190	405
Australia and New Zealand Banking Group Limited	19	-	-	-	-	75	-	-	-	-
Axis Bank Limited	1,210	3,234	1,987	11,274	8,278	9,019	12,018	9,126	6,248	8,346
Bandhan Bank Limited	-	-	31	51	277	655	2,038	3,247	8,017	3,852
Bank of America, National Association	13	-	-	11	-	-	-	-	-	-
Bank of Bahrain & Kuwait B.S.C.	18	37	5	58	0	5	61	9	-	0
Bank of Baroda (BoB)	1,563	1,554	4,348	4,948	13,102	15,912	14,782	17,967	17,998	10,518
Dena Bank	515	760	833	661	4,672	Merged with BoB				
Vijaya Bank	791	510	1,068	1,539	1,518					
Bank of Ceylon	-	-	0	-	0	-	1	0	-	-
Bank of India	866	2,374	7,346	8,976	7,405	7,618	8,815	10,443	8,694	9,897
Bank of Maharashtra	264	903	1,374	2,460	5,127	5,698	4,931	3,118	1,491	990
Bank of Nova Scotia	-	30	101	160	26	-	-	-	62	0
Barclays Bank PLC	143	120	173	4	-	52	73	163	80	31
BNP Paribas	-	-	-	-	-	-	-	1	6	-
Canara Bank	1,472	3,387	5,545	8,310	14,267	7,498	7,642	8,210	4,472	11,827
Syndicate Bank	1,055	1,430	1,271	2,400	6,774	4,934	Merged with Canara Bank			
Central Bank of India	1,386	1,334	2,396	2,924	10,375	4,169	5,992	1,236	10,258	10,001
Citibank N.A.	971	359	365	460	505	559	370	576	351	3
City Union Bank Limited	148	125	163	195	264	374	412	629	530	263
Cooperatieve Rabobank U.A.	-	-	-	206	80	123	-	175	60	59
Credit Agricole Corporate and Investment Bank	-	-	263	72	251	0	-	-	-	-
Credit Suisse AG	-	-	-	-	-	260	-	-	-	-
CSB Bank Limited	111	142	139	9	301	215	138	110	21	11

Bank	FY 2014-15	FY 2015-16	FY 2016-17	FY 2017-18	FY 2018-19	FY 2019-20	FY 2020-21	FY 2021-22	FY 2022-23	FY 2023-24
CTBC Bank Company Limited	-	4	-	60	-	-	-	-	-	-
DBS Bank India Limited	867	135	945	144	17	184	139	438	762	691
DCB Bank Limited	47	60	44	32	67	120	126	88	162	112
Deutsche Bank AG	81	15	16	30	169	105	485	213	100	807
Dhanlaxmi Bank Limited	180	112	189	2	3	103	14	83	3	55
Doha Bank Q.P.S.C.	-	-	-	-	-	-	-	-	-	27
Equitas Small Finance Bank Limited	-	-	27	179	61	72	245	360	410	232
ESAF Small Finance Bank Limited	-	-	-	-	89	29	-	74	495	306
Federal Bank Limited	233	452	236	212	186	734	398	929	375	111
Fincare Small Finance Bank Limited	-	-	-	-	10	45	28	370	473	184
FirstRand Bank Limited	34	0	42	14	-	-	-	-	-	-
HDFC Bank Limited	1,840	1,854	2,323	3,266	4,568	8,254	9,289	9,405	10,769	11,030
Hongkong and Shanghai Banking Corporation Limited	143	87	139	66	359	118	185	234	-	-
ICICI Bank Limited	1,696	2,955	12,192	8,350	11,557	10,952	9,507	10,148	4,521	6,198
IDBI Bank Limited	1,609	5,459	2,868	12,515	15,918	5,936	8,392	2,889	21,926	2,985
IDFC Bank Limited	-	-	1,371	998	-	-	-	-	-	-
IDFC First Bank Limited	-	-	-	-	1,272	1,510	1,433	4,202	2,797	2,984
Indian Bank	550	926	437	1,606	2,872	3,032	8,371	8,347	7,952	8,734
Allahabad Bank	2,109	2,126	2,442	3,635	4,219	9,120	Merged with Indian Bank			
Indian Overseas Bank	2,087	2,067	3,066	6,908	7,794	16,405	4,618	3,769	3,412	7,179
IndusInd Bank Limited	602	281	466	783	1,923	2,539	4,055	4,385	3,762	2,471
Industrial and Commercial Bank of China	-	-	-	-	-	43	35	-	-	-
ING Vysya Bank Limited	393	-	-	-	-	-	-	-	-	-
Jammu and Kashmir Bank Limited	25	12	76	1,564	923	65	1,185	758	805	613
Jana Small Finance Bank Limited	-	-	-	-	-	300	233	585	639	319
JPMorgan Chase Bank National Association	5	-	65	-	-	-	-	-	-	-
Karnataka Bank Limited	219	305	458	712	808	904	1,060	585	498	395
Karur Vysya Bank Limited	151	943	264	362	447	961	619	879	1,892	654
KBC Bank NV	38	-	-	-	-	-	-	-	-	-
KEB Hana Bank	-	-	-	-	-	-	12	-	-	-
Kotak Mahindra Bank Limited	99	289	422	407	220	936	628	1,230	790	2,258
Lakshmi Vilas Bank Limited	15	160	92	272	261	19	108	-	-	-
MUFG Bank Limited	-	-	98	-	-	-	-	-	-	-
Nainital Bank Limited	0	0	1	13	1	0	1	119	3	45
North East Small Finance Bank Limited	-	-	-	-	-	8	-	81	98	-
PT Bank Maybank Indonesia TBK	-	-	-	-	-	-	-	18	-	-

Bank	FY 2014-15	FY 2015-16	FY 2016-17	FY 2017-18	FY 2018-19	FY 2019-20	FY 2020-21	FY 2021-22	FY 2022-23	FY 2023-24
Punjab and Sind Bank	263	335	491	460	1,635	1,781	71	1,134	2,283	796
Punjab National Bank (PNB)	5,996	6,485	9,205	7,407	12,253	13,365	15,877	18,312	16,578	18,317
Oriental Bank of Commerce	925	1,668	2,308	6,357	6,457	3,351	Merged with PNB			
United Bank of India	761	649	714	1,867	5,365	1,728				
Qatar National Bank (Q.P.S.C)	-	-	-	-	-	-	-	-	-	52
RBL Bank Limited	5	73	69	159	320	1,253	1,675	2,294	1,758	1,720
Sberbank	-	-	-	-	-	-	-	50	14	-
SBM Bank (India) Limited	44	17	13	57	-	45	12	19	-	-
Shinhan Bank	-	6	-	-	-	-	-	-	0	133
Shivalik Small Finance Bank Limited	-	-	-	-	-	-	-	-	5	1
Societe Generale	-	-	-	-	-	-	-	-	-	73
South Indian Bank Limited	43	321	609	629	287	874	1,135	700	157	328
Standard Chartered Bank	185	201	2,813	604	2,309	3,111	1,697	1,325	423	567
State Bank of India (SBI)	21,303	15,955	20,339	39,151	58,905	52,362	34,402	19,666	24,061	16,161
State Bank of Bikaner and Jaipur	363	643	1,560	Merged with SBI						
State Bank of Hyderabad	355	1,204	1,430							
State Bank of Mysore	740	588	161							
State Bank of Patiala	755	1,156	3,528							
State Bank of Travancore	456	398	556							
Suryoday Small Finance Bank Limited	-	-	-	43	34	48	97	231	620	103
Tamilnad Mercantile Bank Limited	55	99	244	594	264	366	393	321	99	211
The Hongkong and Shanghai Banking Corporation Limited	-	-	-	-	-	-	-	-	99	100
The Royal Bank of Scotland N.V.	34	61	-	49	115	-	-	-	-	-
UCO Bank	-	1,573	1,937	2,735	4,420	12,479	9,410	3,851	2,575	1,938
Ujjivan Small Finance Bank Limited	-	-	-	176	178	64	74	789	483	274
Union Bank of India (UBI)	931	792	1,264	3,477	7,771	8,417	16,983	19,484	19,175	18,264
Andhra Bank	1,124	814	1,623	1,666	2,280	4,195	Merged with UBI			
Corporation Bank	779	2,495	3,574	8,228	5,989	3,814				
United Overseas Bank Limited	-	-	-	-	-	55	-	-	-	51
Unity Small Finance Bank Limited	-	-	-	-	-	-	-	-	9	3,406
Utkarsh Small Finance Bank Limited	-	-	-	-	30	56	35	219	383	313
Woori Bank	-	-	-	-	-	13	-	-	-	-
Yes Bank Limited	53	258	142	709	469	6,842	12,240	971	18,114	2,762

Source: RBI
