

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**RAJYA SABHA**  
**UNSTARRED QUESTION NO-2782**

ANSWERED ON TUESDAY, MARCH 25, 2025/4 CHAITRA, 1947 (SAKA)

**CREDIT AND LIQUIDITY POSITION OF BANKS**

2782. 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) the quantum and percentage-wise share of NPAs vis-à-vis total loans outstanding as on 31st March of last five years and as on 31.12.2024;
- (c) the details of instances of diversion of loan amounts exceeding 25 crore by borrowers flouting loan conditions;
- (d) the bank-wise details of NPAs written off or waived off from 2018-19 onwards;
- (e) the total deposits outstanding in banks as on 30.06.2024 and 31.12.2024; and
- (f) the gross loans and advances outstanding as on 30.06.2024 and 31.12.2024?

**ANSWER**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a): As per provisional data of the Reserve Bank of India (RBI), as on 31.12.2024, gross NPAs of public sector banks and private sector banks were Rs. 3,02,110 crore and Rs. 1,38,140 crore respectively. In respect of number of NPAs, RBI has apprised that information regarding the same is not maintained by it.

(b): Year-wise details of gross NPAs and gross NPAs as a percentage of gross loans and advances of scheduled commercial banks (SCBs) as on 31st March of the last five years and as on 31.12.2024 are as under:

(Amounts in crore Rs.)

As on	Gross NPAs	Gross NPAs to Gross Advances (%)
31.3.2020	8,96,082	8.21
31.3.2021	8,35,051	7.33
31.3.2022	7,42,397	5.82
31.3.2023	5,71,544	3.87
31.3.2024	4,80,701	2.75
31.12.2024	4,55,278	2.42

Source: RBI (provisional data for 31.12.2024)

(c): RBI has apprised that information on instances of diversion of loan amounts exceeding 25 Crore by borrowers flouting loan conditions is not maintained by it. However, in terms of RBI's Master Directions on Treatment of Wilful Defaulters and Large Defaulters, lenders classify a borrower as wilful defaulter based on certain specific features including, *inter alia*, diversion of fund by the borrower. As per RBI data, as on 31.12.2024, 942 unique borrowers (excluding overseas borrowers), each having loan outstanding of more than Rs. 25 crore, were classified as wilful defaulters by SCBs and All India Financial Institutions. Details of wilful defaulters of Rs. 25 lakhs and above is available in the public domain and can be accessed at the following URL of credit information companies, registered with and regulated by RBI:

- (i) [suit.cibil.com](http://suit.cibil.com),
- (ii) [suit.experian.in](http://suit.experian.in),
- (iii) [equifax.co.in](http://equifax.co.in), and
- (iv) [Crifhighmark.com](http://Crifhighmark.com)

(d): Bank-wise and year-wise details of NPAs written-off by SCBs during the last six financial years and the current financial year (up to 31.12.2024) are at **Annex**.

(e) and (f): Details of total deposits and gross loans and advances of SCBs as on 30.6.2024 and 31.12.2024, are as under.

(Amounts in crore Rs.)

	As on	Amount Outstanding
<b>Total Deposits</b>	30.06.2024	2,18,95,874
	31.12.2024*	2,30,13,313
<b>Gross Loans and Advances</b>	30.06.2024	1,77,61,862
	31.12.2024*	1,88,47,831

Source: RBI (\*provisional data)

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## Rajya Sabha Unstarred question no. 2782, regarding Credit and liquidity position of Banks

## Non-performing Assets Written-off by Scheduled Commercial Banks

(Amounts in crore Rs.)

Bank	FY 2019-20	FY 2020-21	FY 2021-22	FY 2022-23	FY 2023-24	FY 2024-25 (till 31.12.2024)
Abu Dhabi Commercial Bank PJSC	64	-	-	-	-	-
American Express Banking Corporation	180	127	215	78	99	96
AU Small Finance Bank Limited	47	115	188	190	405	741
Australia and New Zealand Banking Group Limited	75	-	-	-	-	-
Axis Bank Limited	9,019	12,018	9,126	6,248	8,346	8,432
Bandhan Bank Limited	655	2,038	3,247	8,017	3,852	1,275
Bank of Bahrain and Kuwait B.S.C.	5	61	9	-	0	17
Bank of Baroda	15,912	14,782	17,967	17,998	10,518	7,007
Bank of Ceylon	-	1	0	-	-	-
Bank of India	7,618	8,815	10,443	8,694	9,897	5,688
Bank of Maharashtra	5,698	4,931	3,118	1,491	990	679
Bank of Nova Scotia	-	-	-	62	0	-
Barclays Bank PLC	52	73	163	80	31	-
BNP Paribas	-	-	1	6	-	-
Canara Bank	7,498	9,132	8,422	12,760	11,827	9,328
Syndicate Bank	4,934	Merged with Canara Bank				
Capital Small Finance Bank Limited	0	0	0	0	0	0
Central Bank of India	4,169	5,992	1,236	10,258	10,001	1,351
Citibank N.A.	559	370	576	351	3	58
City Union Bank Limited	374	412	629	530	263	120
Cooperatieve Rabobank U.A.	123	-	175	60	59	-
Credit Suisse AG	260	-	-	-	-	-
CSB Bank Limited	215	138	110	21	11	36
DBS Bank India Limited	184	139	438	762	691	454
Lakshmi Vilas Bank Limited	19	108	-	-	-	-
DCB Bank Limited	120	126	88	162	112	93
Deutsche Bank AG	105	485	213	100	807	155
Dhanlaxmi Bank Limited	103	14	83	3	55	1
Doha Bank Q.P.S.C.	-	-	-	-	27	-
Equitas Small Finance Bank Limited	72	245	360	410	232	527
ESAF Small Finance Bank Limited	29	-	74	495	306	430
Federal Bank Limited	734	398	929	375	111	519
Fincare Small Finance Bank Limited	45	28	370	473	184	-
HDFC Bank Limited	8,254	9,289	9,405	10,769	11,030	8,550
Hongkong and Shanghai Banking Corporation Limited	118	185	234	-	-	-
ICICI Bank Limited	10,952	9,507	10,148	4,521	6,198	7,204
IDBI Bank Limited	5,936	8,392	2,889	21,926	2,985	462
IDFC First Bank Limited	1,510	1,433	4,202	2,797	2,984	3,384

Indian Bank	3,032	8,371	8,347	7,952	8,734	4,084
Allahabad Bank	9,120	Merged with Indian Bank				
Indian Overseas Bank	16,405	4,618	3,769	3,412	7,179	835
IndusInd Bank Limited	2,539	4,055	4,385	3,762	2,471	2,264
Industrial and Commercial Bank of China	43	35	-	-	-	-
Jammu and Kashmir Bank Limited	65	1,185	758	805	620	14
Jana Small Finance Bank Limited	300	233	585	639	319	227
Karnataka Bank Limited	904	1,060	585	498	395	324
Karur Vysya Bank Limited	961	619	879	1,892	654	563
KEB Hana Bank	-	12	-	-	-	18
Kotak Mahindra Bank Limited	936	628	1,230	790	2,258	1,870
Nainital Bank Limited	0	1	119	3	45	-
North East Small Finance Bank Limited	8	-	81	98	-	-
PT Bank Maybank Indonesia TBK	-	-	18	-	-	-
Punjab and Sind Bank	1,781	71	1,134	2,283	796	1,099
Punjab National Bank (PNB)	13,365	15,877	18,312	16,578	18,317	10,030
Oriental Bank of Commerce	3,351	Merged with PNB				
United Bank of India	1,728					
Qatar National Bank (Q.P.S.C)	-	-	-	-	52	-
RBL Bank Limited	1,253	1,675	2,294	1,758	1,720	1,965
Sberbank	-	-	50	14	-	-
SBM Bank (India) Limited	45	12	19	-	-	1
Shinhan Bank	-	-	-	0	133	1
Shivalik Small Finance Bank Limited	-	-	-	5	1	11
Societe Generale	-	-	-	-	73	-
South Indian Bank Limited	874	1,135	700	157	328	133
Standard Chartered Bank	3,111	1,697	1,325	423	567	632
State Bank of India	52,362	34,402	19,666	24,061	16,161	10,263
Suryoday Small Finance Bank Limited	48	97	231	620	103	147
Tamilnad Mercantile Bank Limited	366	393	321	99	211	2
The Hongkong and Shanghai Banking Corporation Limited	-	-	-	99	100	66
UCO Bank	12,479	9,410	3,851	2,575	1,938	1,261
Ujjivan Small Finance Bank Limited	64	74	789	483	274	241
Union Bank of India (UBI)	8,417	16,983	19,484	19,175	18,264	10,404
Andhra Bank	4,195	Merged with UBI				
Corporation Bank	3,814					
United Overseas Bank Limited	55	-	-	-	51	-
Unity Small Finance Bank Limited	-	-	-	9	3,406	165
Utkarsh Small Finance Bank Limited	56	35	219	383	313	431
Woori Bank	13	-	-	-	-	58
Yes Bank Limited	6,842	12,240	971	18,114	2,762	2,078

Source: RBI (provisional data for 2024-25)

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