

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
UNSTARRED QUESTION NO-3436

ANSWERED ON TUESDAY, 1 APRIL, 2025/11 CHAITRA, 1947 (SAKA)

CORPORATE SHARE IN THE NPAs AND THE WRITTEN OFF LOANS

3436. SHRI RITABRATA BANERJEE

Will the Minister of FINANCE be pleased to state:-

- (a) whether it is a fact that the majority of the NPAs and the write offs of the nationalised banks are due to the Corporate Sector in the last ten years;
- (b) if so, the year-wise details thereof for the last five years; and
- (c) the reasons therefor?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a) to (c): The Reserve Bank of India (RBI) has apprised that information regarding non-performing assets (NPAs) and NPAs written-off in respect of corporate sector is not maintained by it. However, as per RBI data, gross NPAs in 'Large Industries and Services' as percentage of overall gross NPAs in public sector banks have declined to 21% in December 2024 (provisional data) from 45% in March 2015. Similarly, write-off of NPAs pertaining to 'Large Industries and Services' as percentage of overall NPAs written-off by PSBs have declined to 46% in the current financial year up to December 2024 from 54% in the financial year 2014-15.
