

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
UNSTARRED QUESTION NO-1033

ANSWERED ON TUESDAY, DECEMBER 9, 2025/ 18 AGRAHAYANA, 1947 (SAKA)

CREDIT AND LIQUIDITY POSITION OF BANKS

1033. DR. JOHN BRITTAS

Will the Minister of FINANCE be pleased to state:-

- (a) the total number and value of NPAs in public and private sector banks till 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 31st October,2025;
- (c) the details of instances of diversion of loan amounts exceeding 25 crore by borrowers flouting loan conditions;
- (d) the names and details of such delinquent borrowers;
- (e) the details of NPAs written off or waived off from 2020-21 onwards till date, bank-wise;
- (f) the total deposits outstanding in banks as on 30th June, 2014 and 30th June, 2025; and
- (g) the gross loans and advances outstanding as on 30th June 2014 and 30th June, 2025?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a) As per the Reserve Bank of India's (RBI) data, the number and value of Gross Non-performing Assets (GNPA) in public and private sector banks as on 31.3.2025 is given as below:

(Amount in Rs. crores)

Sl No	Bank Group	As on 31.3.2025		As on 30.9.2025
		No. of accounts	Gross NPA Amount	Gross NPA Amount
1.	Public Sector Banks	1,28,90,064	2,83,650	2,64,710
2.	Private Sector Banks	1,04,54,370	1,32,646	1,36,270

Note: The information on number of GNPA accounts is collected from SCBs on annual basis, i.e. March end. Hence latest amount of GNPA is provided for 30.9.2025.

(b) Year-wise details of gross NPAs and gross NPAs as a percentage of gross loans and advances of scheduled commercial banks (SCBs), including public sector banks and private sector banks as on 31st March of the last five years and as on 30.9.2025 are as under:

(Amounts in crore Rs.)

As on	Gross NPAs	Gross NPAs to Gross Advances (%)
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
31.3.2025	4,31,607	2.22
30.9.2025*	4,17,608	2.05

Source: RBI (*provisional data for 30.9.2025)

(c) & (d): 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 31.3.2025, 879 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,
- (ii) suit.experian.in,
- (iii) equifax.co.in, and
- (iv) Crifhighmark.com

(e) Bank-wise and year-wise details of NPAs written-off by SCBs during the last five financial years and the current financial year (up to 30.09.2025) are at **Annex**.

(f) & (g): Details of total deposits and gross loans and advances of SCBs as on 30.6.2014 and 30.6.2025, are as under.

(Amounts in crore Rs.)

	As on	Amount Outstanding
Total Deposits	30.06.2014	79,84,193
	30.06.2025	2,34,59,500
Gross Loans and Advances	30.06.2014	60,60,242
	30.06.2025	1,82,31,367

Source: RBI

**Rajya Sabha Unstarred question no. 1033, regarding Credit and liquidity position of Banks
Non-performing Assets Written-off by Scheduled Commercial Banks**

(Amounts in crore Rs.)

Bank/Bank Group Name	Reduction in NPAs - due to write-offs during FY					
	FY 2020-21	FY 2021-22	FY 2022-23	FY 2023-24	FY 2024-25	FY 2025-26 Upto 30-Sep-25
Bank of Baroda	14,782	17,967	17,998	10,518	8,796	3,274
Bank of India	8,815	10,443	8,694	9,897	7,959	3,807
Bank of Maharashtra	4,931	3,118	1,491	990	796	581
Canara Bank	7,642	8,210	12,760	11,827	14,350	6,577
Central Bank of India	5,992	1,236	10,258	10,001	3,370	881
Indian Bank	8,371	8,347	7,952	8,734	4,916	2,638
Indian Overseas Bank	4,618	3,769	3,412	7,179	3,885	347
Punjab and Sind Bank	71	1,134	2,283	796	1,521	232
Punjab National Bank	15,877	18,312	16,578	18,317	12,159	3,201
UCO Bank	9,410	3,851	2,575	1,938	1,566	753
Union Bank of India	16,983	19,484	19,175	18,264	11,634	4,304
State Bank of India	34,402	19,666	24,061	16,161	20,309	8,501
CSB Bank Limited	138	110	21	11	54	17
City Union Bank Limited	412	629	530	263	197	204
Federal Bank Ltd	398	929	375	111	754	665
Jammu & Kashmir Bank Ltd	1,185	758	805	613	349	42
Karnataka Bank Ltd	1,060	585	498	395	324	50
Karur Vysya Bank Ltd	619	879	1,892	654	697	318
Lakshmi Vilas Bank Ltd	108	-	-	-	-	-
Nainital Bank Ltd	1	119	3	45	-	-
RBL Bank Ltd	1,675	2,294	1,758	1,720	2,931	1,733
South Indian Bank Ltd	1,135	700	157	328	1,043	113
Tamilnad Mercantile Bank Ltd	393	321	99	211	27	66
Dhanlaxmi Bank Limited	14	83	3	55	68	6
Axis Bank Limited	12,018	9,126	6,248	8,346	11,806	6,044
Bandhan Bank Limited	2,038	3,247	8,017	3,852	2,411	1,969
DCB Bank Limited	126	88	162	112	120	235
HDFC Bank Ltd.	9,289	9,405	10,769	11,030	11,846	6,341
ICICI Bank Limited	9,507	10,148	4,521	6,198	10,195	4,623
IDBI Bank Limited	8,392	2,889	21,926	2,985	1,124	757
IDFC First Bank Limited	1,433	4,202	2,797	2,984	4,860	3,331
IndusInd Bank Ltd	4,055	4,385	3,762	2,471	4,080	3,181
Kotak Mahindra Bank Ltd.	628	1,230	790	2,258	2,743	1,858
Yes Bank Ltd.	12,240	971	18,114	2,762	2,802	1,492
Ab Bank Limited	-	-	-	-	-	-
Ab Bank Plc	-	-	-	-	-	-
Abu Dhabi Commercial Bank Pjsc	-	-	-	-	-	-

Bank/Bank Group Name	Reduction in NPAs - due to write-offs during FY					
	FY 2020-21	FY 2021-22	FY 2022-23	FY 2023-24	FY 2024-25	FY 2025-26 Upto 30-Sep-25
American Express Banking Corp.	127	215	78	99	137	89
Australia And New Zealand Banking Group Limited	-	-	-	-	-	-
Bank of America, National Association	-	-	-	-	-	-
Bank of Bahrain & Kuwait B.S.C.	61	9	-	0	17	-
Bank of Ceylon	1	0	-	-	1	-
Bank of China Limited	-	-	-	-	-	-
Bank of Nova Scotia	-	-	62	0	-	-
Barclays Bank Plc	73	163	80	31	0	-
BNP Paribas	-	1	6	-	-	-
Citibank N.A	370	576	351	3	91	-
Commonwealth Bank of Australia	-	-	-	-	-	-
Cooperatieve Rabobank U.A.	-	175	60	59	-	-
Credit Agricole Corporate and Investment Bank	-	-	-	-	-	-
Credit Suisse Ag	-	-	-	-	-	-
CTBC Bank Co. Ltd.	-	-	-	-	-	-
DBS Bank India Limited	139	438	762	691	601	590
Deutsche Bank Ag	485	213	100	807	261	32
Doha Bank Q.P.S.C.	-	-	-	27	-	-
Emirates NBD Bank (P.J.S.C.)	-	-	-	-	-	-
First Abu Dhabi Bank Pjsc	-	-	-	-	-	-
Firststrand Bank Ltd	-	-	-	-	-	-
Hongkong And Shanghai Banking Corpn.Ltd.	185	234	-	-	-	-
HSBC Bank Oman S.A.O.G.	-	-	-	-	-	-
Industrial and Commercial Bank of China	35	-	-	-	-	-
Industrial Bank of Korea	-	-	-	-	-	-
JP Morgan Chase Bank National Association	-	-	-	-	-	-
JSC Vtb Bank	-	-	-	-	-	-
KBC Bank NV	-	-	-	-	-	-
KEB Hana Bank	12	-	-	-	18	-
Kookmin Bank	-	-	-	-	10	-
Krung Thai Bank Public Company Limited	-	-	-	-	-	-
Mashreq Bank PSC	-	-	-	-	-	-
Mizuho Bank Ltd	-	-	-	-	6	-
MUFG Bank Ltd.	-	-	-	-	-	-
National Australia Bank	-	-	-	-	-	-
Natwest Markets Plc	-	-	-	-	-	-

Bank/Bank Group Name	Reduction in NPAs - due to write-offs during FY					
	FY 2020-21	FY 2021-22	FY 2022-23	FY 2023-24	FY 2024-25	FY 2025-26 Upto 30-Sep-25
Nonghyup Bank	-	-	-	-	-	-
Pt Bank Maybank Indonesia TBK	-	18	-	-	-	-
Qatar National Bank (Q.P.S.C)	-	-	-	52	-	-
SBER Bank	-	50	14	-	-	-
SBM Bank (India) Limited	12	19	-	-	8	9
Shinhan Bank	-	-	0	133	1	-
Societe Generale	-	-	-	73	-	-
Sonali Bank	-	-	-	-	-	-
Sonali Bank Plc	-	-	-	-	-	-
Standard Chartered Bank	1,697	1,325	423	567	1,055	368
Sumitomo Mitsui Banking Corporation	-	-	-	-	-	-
The Hongkong and Shanghai Banking Corporation Limited	-	-	99	100	91	72
The Royal Bank of Scotland N.V.	-	-	-	-	-	-
UBS Ag	-	-	-	-	-	-
United Overseas Bank Ltd	-	-	-	51	-	-
Westpac Banking Corporation	-	-	-	-	-	-
Woori Bank	-	-	-	-	58	-
Au Small Finance Bank Limited	115	188	190	405	1,171	958
Capital Small Finance Bank Limited	0	0	0	0	1	1
Equitas Small Finance Bank Limited	245	360	410	232	826	668
Esaf Small Finance Bank Limited	-	74	495	306	1,225	-
Fincare Small Finance Bank Limited	28	370	473	184	-	-
Jana Small Finance Bank Limited	233	585	639	319	352	229
Slice Small Finance Bank Limited	-	81	98	-	86	44
Shivalik Small Finance Bank Limited	-	-	5	1	11	26
Suryoday Small Finance Bank Limited	97	231	620	103	230	518
Ujjivan Small Finance Bank Limited	74	789	483	274	363	379
Unity Small Finance Bank Limited	-	-	9	3,406	249	34
Utkarsh Small Finance Bank Limited	35	219	383	313	470	390
