GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
UNSTARRED QUESTION NO-251

ANSWERED ON TUESDAY, JULY 21, 2026/30 ASHADHA, 1948 (SAKA)

DETAILS OF NON PERFORMING ASSETS

251. SHRI RYAGA KRISHNAIAH:

Will the Minister of FINANCE be pleased to state:-

(a) the details of the Non Performing Assets (NPAs) in all banks, private/Government/ cooperatives/societies-wise since 2021 along with the details of its operational status and if closed, reasons therefor;

(b) whether the Gross Non Performing Assets (GNPAs) of banks is expected to improve by March 31, 2024, bank-wise details along with reasons therefor; and

(c) if so, the details thereof since 2021 to till date along with reasons and corrective steps taken to protect the investors and their confidence levels on banks/private and Government/cooperative societies?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI PANKAJ CHAUDHARY)

(a): As per Reserve bank of India (RBI) data, the details of the Non Performing Assets (NPAs) in Public Sector Banks (PSBs), Private Sector Banks (PVBs), Foreign Banks, Small Finance Banks and Urban Co-operative Banks since 2021 is given as per **Annexure**.

The details of NPAs of Rural Co-operative banks as provided by NABARD are also at **Annexure**.

Ministry of Cooperation has informed that the details of NPAs of Multi State Cooperative Societies are not maintained by them.

NPA accounts are closed when full recovery is received or through compromise settlement between borrowers and banks in accordance with RBI guidelines and internal policies of banks. As per the Reserve Bank of India (RBI) -Resolution of Stressed Assets Directions 2025, issued for commercial banks, write-off (a major portion of which is due to technical/prudential/advances under collection) is an accounting procedure undertaken by a bank to cleanse the balance sheets of bad debts which are either considered unrecoverable or whose recovery is likely to consume disproportionate resources of the lenders. Such write-off does not result in waiver of liabilities of borrowers and therefore, it does not benefit the borrower. The borrowers continue to be liable for repayment and banks continue to pursue recovery actions initiated in these accounts.

(b): Comprehensive measures have been taken by the Government and the Reserve Bank of India (RBI) to recover and to reduce NPAs, enabled by which, gross non-performing assets (NPAs) of scheduled commercial banks, has been continuously declining during the last eight financial years, and were at a low of 2.75% as at the end of March, 2024 and further reduced to 1.73% as at March 2026.

(c): Comprehensive measures have been taken by the Government and RBI to recover and to reduce NPAs in public sector banks (PSBs), which include, inter alia, the following:

(i) Moving from the 'Debtor in Possession' to a 'Creditor in Control' regime change in credit culture has been effected, with the Insolvency and Bankruptcy Code, 2016 (IBC) fundamentally changing the creditor-borrower relationship.

(ii) The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI) and the Recovery of Debt and Bankruptcy Act have been amended to make it more effective.

(iii) Under the PSB Reforms Agenda, comprehensive and automated Early Warning Systems (EWS) were instituted in PSBs.

(iv) PSBs have also created Stressed Asset Management Verticals for focused and improved resolution/recovery.

(v) Prudential Framework for resolution of stressed assets was issued by RBI, with a build-in incentive to lenders for early adoption of a resolution plan.

Also, certain provisions have been introduced in the Multi State Cooperative Societies (MSCS) Amendment Act& Rules, 2023 to protect the investors and their confidence level which include, inter alia, the following:

(i) Appointment of Co-operative Ombudsman by Central Government to provide a mechanism to address grievances of members.

(ii) To improve transparency, appointment of Information Officer by multi-State cooperative societies to provide information to members.

(iii) A provision for Concurrent Audit has been introduced for Multi-State Cooperative Societies with turnover/deposits of more than 500 crore rupees from a panel of auditors approved by Central Registrar. Concurrent audit will ensure early detection of fraud or irregularities, if any, and accordingly prompt course corrections can be made.

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Annex

Rajya Sabha Unstarred question no. 251, regarding Details of Non Performing Assets

The details of the Non Performing Assets (NPAs) in Public Sector Banks, Private Sector Banks, Foreign Banks, Small Finance Banks and Urban Co-operative Banks since 2021

(Amounts in crore Rs.)

NPA as on	PSBs	PVBs	Foreign Banks	Small Finance Banks	Urban Cooperative Banks
31.3.2021	6,16,616	2,02,266	10,199	5,971	37,993
31.3.2022	5,40,958	1,80,742	13,786	6,911	32,348
31.3.2023	4,28,197	1,25,212	9,526	8,608	29,203
31.3.2024	3,39,541	1,29,047	6,523	5,590	25,320
31.3.2025	2,83,650	1,32,646	5,321	9,989	23,432
31.3.2026*	2,45,634	1,26,410	3,990	10,448	21,769

*Source: RBI, (*provisional data for 2025-26)*

(Amounts in crore Rs.)

NPA as on	Rural Co-operative Banks	
	State Co-operative Banks	**District Co-operative Banks**
31.3.2021	14,113	34,610
31.3.2022	14,332	36,322
31.3.2023	14,296	35,723
31.3.2024	14,513	37,077
31.3.2025	15,539	38,368
31.3.2026	16,422	35,483

Source: NABARD