

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
UNSTARRED QUESTION NO: 3132
TO BE ANSWERED ON THE 05th JANUARY 2018/PAUSHA 15, 1939 (SAKA)

QUESTION
WRITTEN OFF LOANS

**3132: SHRI C.N. JAYADEVAN:
SHRIMATI KMARAGATHAM:**

Will the Minister of FINANCE be pleased to state:

- (a) whether all scheduled commercial banks wrote off Rs. 2,25,180 crore cumulatively in the five year period ended March, 2016, if so, the details thereof, public/private sector, bank-wise;
- (b) whether this was just a technical exercise to clean up accounts, if so, the details thereof;
- (c) whether the Public Sector Banks (PSBs) have written off loans worth Rs. 55,356 crore in the first half of the fiscal year 2017-18 which is 54 percent higher than the last year; and
- (d) if so, the details thereof?

ANSWER
To be answered by
THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHIV PRATAP SHUKLA)

(a) and (b): As per Reserve Bank of India (RBI) data, the cumulative write-off (including compromise) of Scheduled Commercial Banks (SCBs), for the five-year period ending March 2016, was Rs. 2,30,287 crore. The bank-wise written-off amount of Public and Private Sector Banks for financial years 2011-12 to 2015-16 is at Annexure.

Writing off of non-performing assets is a regular exercise conducted by banks to clean up their balance sheet, and achieving taxation efficiency.

(c) and (d): As per RBI data, Public Sector Banks (PSBs) have written off an amount of Rs. 53,625 crore, in the first half of the financial year 2017-18. The amount written off by PSBs in the financial year 2016-17 was Rs. 81,683 crore.

Annexure

Public and Private Sector Banks Amounts Written-Off (including compromise)

Amount in crore Rupees

Sr. No.	Bank	2011-12	2012-13	2013-14	2014-15	2015-16
1	Allahabad Bank	1,001	1,352	782	2,109	2,097
2	Andhra Bank	169	334	263	1,124	1,179
3	Bank of Baroda	1,215	2,356	964	1,563	1,664
4	Bank of India	2,415	2,415	1,767	801	2,374
5	Bank of Maharashtra	395	663	401	264	903
6	Canara Bank	1,460	1,535	1,591	1,472	3,387
7	Central Bank of India	629	1,061	1,995	1,386	1,279
8	Corporation Bank	565	709	463	779	477
9	Dena Bank	194	237	479	515	1,488
10	IDBI Bank Ltd.	319	383	1,393	1,609	5,459
11	Indian Bank	506	520	628	550	926
12	Indian Overseas Bank	1,166	1,642	1,474	3,131	2,578
13	Oriental Bank of Commerce	933	1,416	1,252	925	1,668
14	Punjab and Sind Bank	39	50	204	263	335
15	Punjab National Bank	126	997	1,947	6,587	7,340
16	Syndicate Bank	891	1,297	1,025	1,527	1,995
17	UCO Bank	391	617	1,423	1,401	1,573
18	Union Bank of India	938	1,129	913	931	792
19	United Bank of India	233	1,094	481	761	649
20	Vijaya Bank	214	543	296	791	510
21	State Bank of Bikaner and Jaipur	275	463	399	363	1,399
22	State Bank of Hyderabad	265	343	31	355	1,569
23	State Bank of India	744	5,594	13,177	21,313	15,763
24	State Bank of Mysore	165	275	403	740	588
25	State Bank of Patiala	120	28	463	755	1,156
26	State Bank of Travancore	182	176	196	526	398
27	Axis Bank Ltd.	666	800	896	1,210	3,234
28	Development Credit Bank Ltd.	37	66	125	47	60
29	HDFC Bank Ltd.	941	1,136	1,429	1,840	1,854
30	ICICI Bank Ltd.	1,183	1,646	2,177	1,696	2,955
31	IndusInd Bank Ltd.	71	144	181	602	290
32	Kotak Mahindra Bank Ltd.	99	133	206	99	289
33	Yes Bank Ltd.	26	107	74	53	258
34	Catholic Syrian Bank Ltd.	33	26	1	111	142
35	City Union Bank Ltd.	52	102	133	148	125
36	Federal Bank Ltd.	108	11	468	233	452
37	ING Vysya Bank Ltd.	52	69	52	363	0
38	Jammu & Kashmir Bank Ltd.	114	87	7	25	328
39	Karnataka Bank Ltd.	203	192	146	219	305
40	Karur Vysya Bank Ltd.	16	137	69	151	948
41	Lakshmi Vilas Bank Ltd.	11	28	231	15	172
42	Nainital Bank Ltd.	4	0	0	0	0
43	RBL Bank	0	18	1	5	73
44	South Indian Bank Ltd.	26	144	164	43	321
45	Tamilnad Mercantile Bank Ltd.	48	48	30	276	99
46	The Dhanalakshmi Bank Ltd.	2	1	70	180	112

Source: RBI
