

GOVERNMENT OF INDIA
MINISTRY OF FINANCE

LOK SABHA
STARRED QUESTION NO. *67
ANSWERED ON 12.12.2022

Write off of Bank NPAs

***67. Shri Subbarayan K.:**

Will the Minister of FINANCE be pleased to state:

- (a) the details of amount written off in respect of Non-Performing Assets (NPAs) of banks between the years 2019 to 2022, account and bank-wise; and
- (b) the percentage of education loans to the total NPAs?

ANSWER

FINANCE MINISTER
(SMT. NIRMALA SITHARAMAN)

(a) and (b): A statement is laid on the Table of the House.

Statement referred to in reply to parts (a) and (b) in respect of Lok Sabha Starred Question No. *67 for reply on 12.12.2022 regarding Write off of Bank NPAs asked by Shri Subbarayan K.

(a) and (b): As per Reserve Bank of India (RBI) guidelines and policy approved by banks' Boards, NPAs, including, *inter-alia*, those in respect of which full provisioning has been made on completion of four years, are removed from the balance-sheet of the bank concerned by way of write-off. Banks evaluate/consider the impact of write-offs as part of their regular exercise to clean up their balance-sheet, avail of tax benefit and optimise capital, in accordance with RBI guidelines and policy approved by their Boards. The borrowers of written-off loans continue to be liable for repayment and the process of recovery of dues from the borrower in written-off loan accounts continues. Banks continue to pursue recovery actions initiated in written-off accounts through various recovery mechanisms available, such as filing of a suit in civil courts or in Debts Recovery Tribunals, action under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, filing of cases in the National Company Law Tribunal under the Insolvency and Bankruptcy Code, 2016, through negotiated settlement/compromise, and through sale of non-performing assets. Bank-wise details of NPAs written off by scheduled commercial banks (SCBs) during 2019 to 2022 are at **Annex-1**. Further, RBI has informed that under the provisions of section 45E of the Reserve Bank of India Act, 1934, RBI is prohibited from disclosing borrower-wise credit information.

As per RBI data on domestic operations, as on 31.3.2022, 0.82% of gross NPAs of SCBs pertain to education loans.

Lok Sabha Starred question no. *67, regarding Write off of Bank NPAs

Amounts written off by Scheduled Commercial Banks

Amounts in crore Rs.

Bank	FY 2018-19	FY 2019-20	FY 2020-21	FY 2021-22
AB Bank Limited	9	0	0	0
Abu Dhabi Commercial Bank PJSC	22	64	0	--
American Express Banking Corporation	166	180	127	215
AU Small Finance Bank Limited	20	47	115	188
Australia and New Zealand Banking Group Limited	0	75	0	0
Axis Bank Limited	8,278	9,019	12,018	9,126
Bandhan Bank Limited	277	655	2,038	3,247
Bank of Bahrain and Kuwait B.S.C.	0	5	61	9
Bank of Baroda (BoB)	13,102	15,912	14,782	17,967
Dena Bank	4,672	Merged with BoB		
Vijaya Bank	1,518			
Bank of Ceylon	0	0	1	0
Bank of India	7,405	7,618	8,815	10,443
Bank of Maharashtra	5,127	5,698	4,931	3,118
Bank of Nova Scotia	26	0	0	0
Barclays Bank PLC	0	52	73	163
BNP Paribas	0	0	0	1
Canara Bank	14,267	7,498	7,642	8,210
Syndicate Bank	6,775	4,934	Merged with Canara Bank	
Central Bank of India	10,375	4,169	5,992	1,236
Citibank N.A.	505	559	370	576
City Union Bank Limited	264	374	412	629
Cooperatieve Rabobank U.A.	80	123	0	175
Credit Agricole Corporate and Investment Bank	251	0	0	0
Credit Suisse AG	0	260	0	0
CSB Bank Limited	301	215	138	110
DBS Bank India Limited (DBIL)	17	184	139	438
Lakshmi Vilas Bank Limited	261	19	108	Merged with DBIL
DCB Bank Limited	67	120	126	88
Deutsche Bank AG	169	105	485	213
Equitas Small Finance Bank Limited	61	72	245	360
ESAF Small Finance Bank Limited	89	29	0	74
Federal Bank Limited	186	734	398	929
Fincare Small Finance Bank Limited	10	45	28	370
HDFC Bank Limited	4,568	8,254	9,289	9,405
Hongkong and Shanghai Banking Corporation Limited	359	119	185	234

Bank	FY 2018-19	FY 2019-20	FY 2020-21	FY 2021-22
ICICI Bank Limited	11,557	10,952	9,507	10,148
IDBI Bank Limited	15,918	5,936	8,392	2,889
IDFC First Bank Limited	1,272	1,510	1,433	4,202
Indian Bank	2,872	3,032	8,371	8,347
Allahabad Bank	4,219	9,120	Merged with Indian Bank	
Indian Overseas Bank	7,794	16,405	4,618	3,769
IndusInd Bank Limited	1,923	2,539	4,055	4,385
Industrial and Commercial Bank of China	0	43	35	0
Jammu and Kashmir Bank Limited	923	65	1,185	758
Jana Small Finance Bank Limited	--	300	233	585
Karnataka Bank Limited	808	904	1,060	585
Karur Vysya Bank Limited	447	961	619	879
KEB Hana Bank	0	0	12	0
Kotak Mahindra Bank Limited	220	936	628	1,230
Nainital Bank Limited	1	0	1	119
Natwest Markets PLC	115	0	0	0
North East Small Finance Bank Limited	--	8	0	81
PT Bank Maybank Indonesia TBK	0	0	0	18
Punjab and Sind Bank	1,635	1,781	71	1,134
Punjab National Bank (PNB)	12,253	13,365	15,877	18,312
Oriental Bank of Commerce	6,457	3,351	Merged with PNB	
United Bank of India	5,365	1,728		
RBL Bank Limited	320	1,253	1,675	2,294
Sberbank	0	0	0	50
SBM Bank (India) Limited	0	45	12	19
South Indian Bank Limited	287	874	1,135	700
Standard Chartered Bank	2,309	3,111	1,697	1,325
State Bank of India	58,905	52,362	34,402	19,666
Suryoday Small Finance Bank Limited	34	48	97	231
Tamilnad Mercantile Bank Limited	264	366	393	321
The Dhanalakshmi Bank Limited	3	103	14	83
UCO Bank	4,420	12,479	9,410	3,851
Ujjivan Small Finance Bank Limited	178	64	74	789
Union Bank of India (UBI)	7,771	8,417	16,983	19,484
Andhra Bank	2,280	4,195	Merged with UBI	
Corporation Bank	5,989	3,814		
United Overseas Bank Limited	0	55	0	0
Utkarsh Small Finance Bank Limited	30	56	35	219
Woori Bank	0	13	0	0
Yes Bank Limited	469	6,842	12,240	971

Source: RBI, Global Operations
