

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
**LOK SABHA**  
**UNSTARRED QUESTION NO-†1700**  
ANSWERED ON- 13/2/2023

**GNPA RATIO OF SCBs**

†1700. SHRI VINAYAK RAUT  
SHRI LAVU SRI KRISHNA DEVARAYALU  
SHRI BALASHOWRY VALLABHANENI

Will the Minister of FINANCE be pleased to state:-

- (a) whether the Gross Non-Performing Assets (GNPA) ratio of all Scheduled Commercial Banks (SCBs) has reached a seven-year low;
- (b) if so, whether the loan write-off as a ratio of GNPA has also increased to 22.6% after declining for two consecutive years;
- (c) if so, the details thereof and the corrective steps taken by the Government in this regard;
- (d) whether it indicates that loan write-off were the main reason for the decline in GNPA ratio of SCBs; and
- (e) if so, the details thereof along with the reasons therefor?

**ANSWER**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(DR. BHAGWAT KARAD)

(a) to (e): As per Reserve Bank of India (RBI) data, the GNPA ratio of SCBs has declined to a seven-year low of 5.82% as on 31.3.2022.

Further, loan written-off during the financial year as a percentage of opening GNPA's in SCBs has increased from 22.80% in the financial year (FY) 2018-19 to 25.08% in FY 2019-20, and then declined to 22.63% in FY 2020-21, and further to 20.95% in FY 2021-22.

\*\*\*\*\*