

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO-228

ANSWERED ON MONDAY, NOVEMBER 25, 2024/AGRAHAYANA 4, 1946 (SAKA)

NPA CASES

228. SMT. RACHNA BANERJEE
SHRI ANIL YESHWANT DESAI

Will the Minister of FINANCE be pleased to state:-

- (a) the total number of NPA cases registered along with the details of total amount written off by the Government during the last five years, year-wise and Bank-wise;
- (b) the Bank-wise details of total NPAs or bad loans of banks as on date along with the number of cases resolved and total amount recovered during the last five years, year-wise;
- (c) the number of cases in which the Banks has approached Debts Recovery Tribunal (DRT) for the recovery of loan;
- (d) the effective measures taken by the Government to recover such bad loans and NPA amount from defaulters; and
- (e) whether any imprisonment has been awarded to the accused apart from recovery of loan amount with interest and if so, the details thereof?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a) and (b): Government does not write-off loans given to borrowers by banks. Banks write-off non-performing assets, including, *inter-alia*, those in respect of which full provisioning has been made on completion of four years, as per the Reserve Bank of India (RBI) guidelines and policy approved by banks' Boards. Such write-off does not result in waiver of liabilities of borrowers and therefore, write-off does not benefit the borrower. The borrowers continue to be liable for repayment and banks continue to pursue recovery actions initiated in these accounts. Bank-wise and year-wise details of loans written-off by scheduled commercial banks (SCBs) during the last five financial years are at **Annex 1**. Bank-wise details of gross NPAs in SCBs as on 31.3.2024 are at **Annex 2** and year-wise details of amount recovered (including recovery from written-off loans) by SCBs during the last five financial years are at **Annex-3**. Further, RBI has apprised that the number of NPA cases registered and resolved by scheduled commercial banks (SCBs) is not maintained by it.

(c): Number of cases referred to DRTs by SCBs (excluding Regional Rural Banks and Payment Banks) during the last five financial years are as under:

Financial year	Number of cases
2019-20	33,139
2020-21	28,182
2021-22	30,651
2022-23	40,744
2023-24*	30,855

Source: RBI (provisional data for 2023-24)

(d): Comprehensive steps have been taken by the Government and RBI to recover and to reduce NPAs from defaulters, which has enabled an aggregate recovery of Rs. 6,82,286 crore by SCBs during the last five financial years. These steps include, *inter alia*, the following:

- (1) Change in credit culture has been effected, with the Insolvency and Bankruptcy Code (IBC) fundamentally changing the creditor-borrower relationship, taking away control of the defaulting company from promoters/owners, and debarring wilful defaulters from the resolution process. To make the process more stringent, personal guarantor to corporate debtor has also been brought under the ambit of IBC.
- (2) The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the Recovery of Debt and Bankruptcy Act have been amended to make it more effective.
- (3) Pecuniary jurisdiction of Debt Recovery Tribunal (DRTs) was increased from Rs. 10 lakh to Rs. 20 lakh to enable the DRTs to focus on high value cases resulting in higher recovery for the banks and financial institutions.
- (4) Public Sector Banks have set-up specialized stressed assets management verticals and branches for effective monitoring and focused follow-up of NPA accounts, which facilitates quicker and improved resolution/ recoveries. Deployment of Business correspondents and adoption of Feet-on-street model have also boosted the recovery trajectory of NPAs in banks.
- (5) Prudential Framework for resolution of stressed assets was issued by RBI to provide a framework for early recognition, reporting and time bound resolution of stressed assets, with a build-in incentive to lenders for early adoption of a resolution plan.

(e): Under the provisions of the Recovery of Debt and Bankruptcy, imprisonment may be awarded to defaulters in various specified circumstances. Also, as per RBI's Master Direction on Treatment of Wilful Defaulters and Large Defaulters, banks may initiate criminal proceedings against wilful defaulters in eligible cases and as per RBI's Master Direction on Fraud Risk Management, banks are required to immediately report the incidents of fraud to law enforcement agencies, including to the Central Bureau of Investigation (CBI) in case of amount involved beyond the specified threshold. Further, RBI has informed that information in respect of awarding imprisonment to defaulters is not maintained by it.

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Loans written-off by Scheduled Commercial Banks

(Amounts in crore Rs.)

Bank	FY 2019-20	FY 2020-21	FY 2021-22	FY 2022-23	FY 2023-24
Abu Dhabi Commercial Bank PJSC	64	-	-	-	-
American Express Banking Corporation	180	127	215	78	99
AU Small Finance Bank Limited	47	115	188	190	405
Australia and New Zealand Banking Group Limited	75	-	-	-	-
Axis Bank Limited	9,019	12,018	9,126	6,248	8,346
Bandhan Bank Limited	655	2,038	3,247	8,017	3,852
Bank of Bahrain and Kuwait B.S.C.	5	61	9	-	0
Bank of Baroda	15,912	14,782	17,967	17,998	10,518
Bank of Ceylon	-	1	0	-	-
Bank of India	7,618	8,815	10,443	8,694	9,897
Bank of Maharashtra	5,698	4,931	3,118	1,491	990
Bank of Nova Scotia	-	-	-	62	0
Barclays Bank PLC	52	73	163	80	31
BNP Paribas	-	-	1	6	-
Canara Bank	7,498	7,642	8,210	4,472	11,827
Syndicate Bank	4,934	-	-	-	-
Central Bank of India	4,169	5,992	1,236	10,258	10,001
Citibank N.A.	559	370	576	351	3
City Union Bank Limited	374	412	629	530	263
Cooperatieve Rabobank U.A.	123	-	175	60	59
Credit Suisse AG	260	-	-	-	-
CSB Bank Limited	215	138	110	21	11
DBS Bank India Limited	184	139	438	762	691
Lakshmi Vilas Bank Limited	19	108	-	-	-
DCB Bank Limited	120	126	88	162	112
Deutsche Bank AG	105	485	213	100	807
Doha Bank Q.P.S.C.	-	-	-	-	27
Equitas Small Finance Bank Limited	72	245	360	410	232
ESAF Small Finance Bank Limited	29	-	74	495	306
Federal Bank Limited	734	398	929	375	111
Fincare Small Finance Bank Limited	45	28	370	473	184
HDFC Bank Limited	8,254	9,289	9,405	10,769	11,030
ICICI Bank Limited	10,952	9,507	10,148	4,521	6,198
IDBI Bank Limited	5,936	8,392	2,889	21,926	2,985
IDFC First Bank Limited	1,510	1,433	4,202	2,797	2,984
Indian Bank	3,032	8,371	8,347	7,952	8,734
Allahabad Bank	9,120	-	-	-	-
Indian Overseas Bank	16,405	4,618	3,769	3,412	7,179
IndusInd Bank Limited	2,539	4,055	4,385	3,762	2,471
Industrial and Commercial Bank of China	43	35	-	-	-

Bank	FY 2019-20	FY 2020-21	FY 2021-22	FY 2022-23	FY 2023-24
Jammu and Kashmir Bank Limited	65	1,185	758	805	613
Jana Small Finance Bank Limited	300	233	585	639	319
Karnataka Bank Limited	904	1,060	585	498	395
Karur Vysya Bank Limited	961	619	879	1,892	654
KEB Hana Bank	-	12	-	-	-
Kotak Mahindra Bank Limited	936	628	1,230	790	2,258
Nainital Bank Limited	0	1	119	3	45
North East Small Finance Bank Limited	8	-	81	98	-
Pt Bank Maybank Indonesia TBK	-	-	18	-	-
Punjab and Sind Bank	1,781	71	1,134	2,283	796
Punjab National Bank	13,365	15,877	18,312	16,578	18,317
Oriental Bank of Commerce	3,351	-	-	-	-
United Bank of India	1,728	-	-	-	-
Qatar National Bank (Q.P.S.C)	-	-	-	-	52
RBI Bank Limited	1,253	1,675	2,294	1,758	1,720
Sberbank	-	-	50	14	-
SBM Bank (India) Limited	45	12	19	-	-
Shinhan Bank	-	-	-	0	133
Shivalik Small Finance Bank Limited	-	-	-	5	1
Societe Generale	-	-	-	-	73
South Indian Bank Limited	874	1,135	700	157	328
Standard Chartered Bank	3,111	1,697	1,325	423	567
State Bank of India	52,362	34,402	19,666	24,061	16,161
Suryoday Small Finance Bank Limited	48	97	231	620	103
Tamilnad Mercantile Bank Limited	366	393	321	99	211
The Dhanalakshmi Bank Limited	103	14	83	3	55
The Hongkong and Shanghai Banking Corporation Limited	118	185	234	99	100
UCO Bank	12,479	9,410	3,851	2,575	1,938
Ujjivan Small Finance Bank Limited	64	74	789	483	274
Union Bank of India	8,417	16,983	19,484	19,175	18,264
Andhra Bank	4,195	-	-	-	-
Corporation Bank	3,814	-	-	-	-
United Overseas Bank Limited	55	-	-	-	51
Unity Small Finance Bank Limited	-	-	-	9	3,406
Utkarsh Small Finance Bank Limited	56	35	219	383	313
Woori Bank	13	-	-	-	-
Yes Bank Limited	6,842	12,240	971	18,114	2,762

Source: RBI

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Gross NPAs of Scheduled Commercial Banks

(Amounts in crore Rs.)

Bank	Gross NPA as on 31.3.2024
American Express Banking Corporation	262
AU Small Finance Bank Limited	1,237
Axis Bank Limited	14,345
Bandhan Bank Limited	4,785
Bank of Bahrain & Kuwait B.S.C.	18
Bank of Baroda	31,834
Bank of Ceylon	48
Bank of India	29,183
Bank of Maharashtra	3,833
Canara Bank	40,605
Capital Small Finance Bank Limited	170
Central Bank of India	11,340
Citibank N.A.	196
City Union Bank Limited	1,854
Credit Agricole Corporate and Investment Bank	3
CSB Bank Limited	361
DBS Bank India Limited	1,793
DCB Bank Limited	1,353
Deutsche Bank AG	762
Doha Bank Q.P.S.C	9
Equitas Small Finance Bank Limited	821
ESAF Small Finance Bank Limited	893
Federal Bank Limited	4,529
Fincare Small Finance Bank Limited	200
HDFC Bank Limited	31,057
ICICI Bank Limited	27,314
IDBI Bank Limited	8,917
IDFC First Bank Limited	3,718
Indian Bank	21,106
Indian Overseas Bank	6,794
IndusInd Bank Limited	6,693
Jammu and Kashmir Bank Limited	3,956
Jana Small Finance Bank Limited	494
Karnataka Bank Limited	2,578
Karur Vysya Bank Limited	1,042
KEB Hana Bank	40
Kookmin Bank	10
Kotak Mahindra Bank Limited	5,275
Mizuho Bank Limited	6
Nainital Bank Limited	399

Bank	Gross NPA as on 31.3.2024
North East Small Finance Bank Limited	99
Punjab and Sind Bank	4,665
Punjab National Bank	56,343
RBL Bank Limited	2,271
Sberbank	22
SBM Bank (India) Limited	124
Shinhan Bank	21
Shivalik Small Finance Bank Limited	43
Societe Generale	6
Sonali Bank	4
South Indian Bank Limited	3,620
Standard Chartered Bank	2,674
State Bank of India	84,276
Suryoday Small Finance Bank Limited	242
Tamilnad Mercantile Bank Limited	575
The Dhanalakshmi Bank Limited	421
The Hongkong And Shanghai Banking Corporation Limited	458
UCO Bank	6,463
Ujjivan Small Finance Bank Limited	613
Union Bank of India	43,098
Unity Small Finance Bank Limited	360
Utkarsh Small Finance Bank Limited	418
Woori Bank	66
Yes Bank Limited	3,983

Source: RBI

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Recovery in NPAs by Scheduled Commercial Banks

(Amounts in crore Rs.)

Financial year	Amount Recovered
2019-20	1,47,375
2020-21	1,14,368
2021-22	1,37,456
2022-23	1,59,787
2023-24	1,23,299

Source: RBI
