

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**  
**UNSTARRED QUESTION NO-1799**

ANSWERED ON MONDAY, MARCH 10, 2025/PHALGUNA 19, 1946 (SAKA)

**PSB LOANS DECLARED AS NPAs**

1799. SHRI SACHITHANANTHAM R

Will the Minister of FINANCE be pleased to state:-

(a) the details of PSB loans secured by Adani groups declared as NPAs during the years 2014-2024; and

(b) the details of PSB loans secured by Reliance Industries declared as NPAs during the years 2014-2024?

**ANSWER**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a) and (b): The Reserve Bank of India (RBI) has apprised that in terms of Section 45E of the RBI Act, 1934, RBI is prohibited from disclosing borrower-wise credit information. Section 45E provides that the credit information submitted by a bank is treated as confidential and is not to be published or otherwise disclosed.

Gross non-performing assets (NPAs) of public sector banks have declined to Rs. 3,02,110 crore (gross NPA ratio of 2.85%) in December 2024 (RBI provisional data) from a peak of Rs. 8,95,601 crore (gross NPA ratio of 14.58%) in March 2018.

\*\*\*\*\*