

1	2	3	4
29.	Goa	1,449	849
30.	Lakshadweep	11	6
31.	Kerala	8,270	5,346
32.	Tamil Nadu	24,499	15,598
33.	Puducherry	367	213
34.	Andaman and Nicobar Islands	161	108
35.	Telangana	11,243	7,002
36.	Andhra Pradesh	8,897	5,225
37.	Other Territory	320	137
38.	Center Jurisdiction	0	0
GRAND TOTAL		2,78,817	1,74,125

*upto 31st October, 2019

Write-off loans by banks

1648. SHRI RITABRATA BANERJEE: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Indian Banks wrote-off a record ₹2.54 lakh crore bad loans in Financial Year 2019-20; and

(b) if so, the details thereof, bank-wise and the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANURAG SINGH THAKUR): (a) and (b) As per data of the Reserve Bank of India (RBI), aggregate gross advances of Public Sector and Private Sector Banks in their domestic operations increased from ₹ 21,70,823 crore as on 31.3.2008 to ₹ 58,01,260 crore as on 31.3.2014. As per RBI inputs, the primary reasons for the spurt in stressed assets have been observed to be, *inter-alia*, aggressive lending practices, wilful default / loan frauds / corruption in some cases, and economic slowdown. Asset Quality Review (AQR) initiated in 2015 for clean and fully provisioned bank balance-sheets revealed high incidence of Non Performing Assets (NPAs). As a result of AQR initiated in 2015 and subsequent transparent recognition by banks, stressed accounts were reclassified

as NPAs and expected losses on stressed loans, not provided for earlier under flexibility given to restructured loans, were provided for. Further, all such schemes for restructuring stressed loans were withdrawn. Primarily as a result of this transparent recognition of stressed assets as NPAs, gross NPAs of Public Sector and Private Sector Banks, as per RBI data on global operations, rose from ₹ 3,12,706 crore as on 31.3.2015, to ₹ 10,21,464 crore as on 31.3.2018, and as a result of Government's 4R's strategy of recognition, resolution, recapitalisation and reforms, have since declined by ₹ 80,790 crore to ₹ 9,40,674 crore as on 30.9.2019 (provisional data).

As per RBI guidelines and policy approved by bank Boards, non-performing loans, 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. As 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, write-off does not benefit the borrower. As per RBI data on global operations, Public Sector and Private Sector Banks wrote-off ₹ 80,893 crore (provisional data), during the current financial year 2019-20 (till 30.9.2019). Bank-wise details of NPAs written-off by Public Sector and Private Sector Banks during the current financial year till 30.9.2019 are given in the Statement.

Statement

Data on reduction in non-performing assets - due to write-offs during the period from 1.4.2019 to 30.9.2019 of Public Sector and Private Sector Banks

Amounts in crore ₹

Bank	Amount	As a result of AQR initiated in
Allahabad Bank	2,218.90	2015 and subsequent transparent
Andhra Bank	1,230.28	recognition by banks, stressed
Axis Bank Limited	5,426.14	accounts were reclassified as
Bandhan Bank Limited	81.69	NPAs and expected losses on
Bank of Baroda	5,439.76	stressed loans, not provided for
Bank of India	1,317.04	earlier under flexibility given to
Bank of Maharashtra	1,183.88	restructured loans, were provided
		for. Primarily as a result of this

Bank	Amount	
Canara Bank	3,222.88	transparent recognition of stressed assets as NPAs, gross NPAs of Public Sector and Private Sector Banks, as per RBI data on global operations, rose from ₹ 3,12,706 crore as on 31.3.2015, to ₹ 10,21,464 crore as on 31.3.2018.
Catholic Syrian Bank Limited	211.8	
Central Bank of India	637.85	
City Union Bank Limited	115.16	
Corporation Bank	1,112.81	
DCB Bank Limited	78.5	
Federal Bank Limited	228.97	As per RBI guidelines and policy approved by bank Boards, non-performing loans, including, <i>inter-alia</i> , 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. As 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, write-off does not benefit the borrower.
HDFC Bank Limited	3,704.84	
ICICI Bank Limited	3,261.01	
IDBI Bank Limited	1,994.77	
IDFC First Bank Limited	606.25	
Indian Bank	440.42	
Indian Overseas Bank	1,290.86	
Indusind Bank Limited	595.69	
Jammu and Kashmir Bank Limited	6.52	
Karnataka Bank Limited	491.81	
Karur Vysya Bank Limited	391.39	
Kotak Mahindra Bank Limited	379.21	
Lakshmi Vilas Bank Limited	1.59	
Nainital Bank Limited	0.29	
Oriental Bank of Commerce	2,692.11	
Punjab and Sind Bank	25.65	
Punjab National Bank	3,162.09	
RBL Bank Limited	459.69	
South Indian Bank Limited	483.31	
State Bank of India	27,535.31	
Syndicate Bank	2,034.27	
The Dhanakshmi Bank Limited	0.41	
UCO Bank	5,119.47	
Union Bank of India	2,708.42	
United Bank of India	623.34	
Yes Bank Limited	378.95	

Source: RBI