

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
RAJYA SABHA
UNSTARRED QUESTION NO-839
ANSWERED ON- 27/07/2021

GROSS NPA RATIO

839. SHRI K.T.S. TULSI

Will the Minister of FINANCE be pleased to state:-

the gross Non-Performing Asset (NPAs) ratio of the country in the last three years and prospective gross NPA ratio for the present year and the details thereof?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(DR. BHAGWAT KARAD)

As per Reserve Bank of India (RBI) data on domestic operations, ratio of gross non-performing assets (NPAs) to gross advances, *i.e.* gross NPA ratio of scheduled commercial banks (SCBs) were 9.3%, 8.4% and 7.5% (provisional data) as on 31.3.2019, 31.3.2020 and 31.3.2021 respectively. As per inputs received from RBI, based on the macro-stress test for credit risk, gross NPA ratio of SCBs may increase to 9.8% by March 2022 under the baseline scenario.
