

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE

**LOK SABHA**  
**STARRED QUESTION NO. \*164**  
**ANSWERED ON 19.12.2022**

**Write Off of Bank Loans**

**\*164. Shri Deepak Baij:**  
**Shrimati Mala Roy:**

Will the Minister of FINANCE be pleased to state:

- (a) whether various banks have written off loans of more than Rupees ten lakh crores during the last five years;
- (b) if so, the details thereof, year and bank-wise;
- (c) the details of ten biggest beneficiaries of above write off, bank-wise;
- (d) whether various Public Sector Banks have recovered only 13 per cent of the above written off loans; and
- (e) if so, the details thereof and the reasons for such poor recovery, bank-wise?

**ANSWER**

**FINANCE MINISTER**  
**(SMT. NIRMALA SITHARAMAN)**

(a) to (e): A statement is laid on the Table of the House.

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**Statement referred to in reply to parts (a) to (e) in respect of Lok Sabha Starred Question No. \*164 for reply on 19.12.2022 regarding Write Off of Bank Loans asked by Shri Deepak Bajj and Shrimati Mala Roy.**

(a) to (e): As per Reserve Bank of India (RBI) guidelines and policy approved by banks' Boards, non-performing assets (NPAs), 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 per inputs received from RBI, scheduled commercial banks (SCBs) wrote-off an amount of Rs. 10,09,511 crore during the last five financial years. Bank-wise details of NPAs written off by SCBs during 2017 to 2022 are at **Annex-1**.

The 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. Banks continue to pursue recovery actions initiated in written-off accounts through various recovery mechanisms available, such as filing of a suit in civil courts or in Debts Recovery Tribunals, action under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, filing of cases in the National Company Law Tribunal under the Insolvency and Bankruptcy Code, 2016, through negotiated settlement/compromise, and through sale of NPAs. Therefore, write-off does not benefit the borrowers.

Recovery in NPA accounts including written-off loans, is an on-going process. As per RBI data, public sector banks have recovered an aggregate amount of Rs. 4,80,111 crore, including recovery of Rs. 1,03,045 crore from written-off loans during the last five financial years.

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## Lok Sabha Starred question no. \*164, regarding Write Off of Bank Loans

## Amounts written off by Scheduled Commercial Banks

Amounts in crore Rs.

Bank	FY 2017-18	FY 2018-19	FY 2019-20	FY 2020-21	FY 2021-22
AB Bank Limited	0	9	0	0	0
Abu Dhabi Commercial Bank PJSC	0	22	64	0	--
American Express Banking Corporation	101	166	180	127	215
AU Small Finance Bank Limited	10	20	47	115	188
Australia and New Zealand Banking Group Limited	0	0	75	0	0
Axis Bank Limited	11,274	8,278	9,019	12,018	9,126
Bandhan Bank Limited	51	277	655	2,038	3,247
Bank of America, National Association	11				
Bank of Bahrain and Kuwait B.S.C.	58	0	5	61	9
Bank of Baroda (BoB)	4,948	13,102	15,912	14,782	17,967
Dena Bank	661	4,672	Merged with BoB		
Vijaya Bank	1,539	1,518			
Bank of Ceylon	0	0	0	1	0
Bank of India	8,976	7,405	7,618	8,815	10,443
Bank of Maharashtra	2,460	5,127	5,698	4,931	3,118
Bank of Nova Scotia	160	26	0	0	0
Barclays Bank PLC	4	0	52	73	163
BNP Paribas	0	0	0	0	1
Canara Bank	8,310	14,267	7,498	7,642	8,210
Syndicate Bank	2,400	6,775	4,934	Merged with Canara Bank	
Central Bank of India	2,924	10,375	4,169	5,992	1,236
Citibank N.A.	460	505	559	370	576
City Union Bank Limited	195	264	374	412	629
Cooperatieve Rabobank U.A.	206	80	123	0	175
Credit Agricole Corporate and Investment Bank	72	251	0	0	0
Credit Suisse AG	0	0	260	0	0
CSB Bank Limited	9	301	215	138	110
CTBC Bank Company Limited	60				
DBS Bank India Limited (DBIL)	144	17	184	139	438
Lakshmi Vilas Bank Limited	272	261	19	108	Merged with DBIL
DCB Bank Limited	32	67	120	126	88
Deutsche Bank AG	30	169	105	485	213
Equitas Small Finance Bank Limited	179	61	72	245	360
ESAF Small Finance Bank Limited	0	89	29	0	74
Federal Bank Limited	212	186	734	398	929
Fincare Small Finance Bank Limited	0	10	45	28	370
First Rand Bank Limited	14				
HDFC Bank Limited	3,266	4,568	8,254	9,289	9,405

Bank	FY 2017-18	FY 2018-19	FY 2019-20	FY 2020-21	FY 2021-22
Hongkong and Shanghai Banking Corporation Limited	66	359	119	185	234
ICICI Bank Limited	8,350	11,557	10,952	9,507	10,148
IDBI Bank Limited	12,515	15,918	5,936	8,392	2,889
IDFC First Bank Limited	998	1,272	1,510	1,433	4,202
Indian Bank	1,606	2,872	3,032	8,371	8,347
Allahabad Bank	3,635	4,219	9,120	Merged with Indian Bank	
Indian Overseas Bank	6,908	7,794	16,405	4,618	3,769
IndusInd Bank Limited	783	1,923	2,539	4,055	4,385
Industrial and Commercial Bank of China	0	0	43	35	0
Jammu and Kashmir Bank Limited	1,564	923	65	1,185	758
Jana Small Finance Bank Limited	0	--	300	233	585
Karnataka Bank Limited	712	808	904	1,060	585
Karur Vysya Bank Limited	362	447	961	619	879
KEB Hana Bank	0	0	0	12	0
Kotak Mahindra Bank Limited	407	220	936	628	1,230
Nainital Bank Limited	13	1	0	1	119
Natwest Markets PLC	0	115	0	0	0
North East Small Finance Bank Limited	0	--	8	0	81
PT Bank Maybank Indonesia TBK	0	0	0	0	18
Punjab and Sind Bank	460	1,635	1,781	71	1,134
Punjab National Bank (PNB)	7,407	12,253	13,365	15,877	18,312
Oriental Bank of Commerce	6,357	6,457	3,351	Merged with PNB	
United Bank of India	1,867	5,365	1,728		
RBL Bank Limited	159	320	1,253	1,675	2,294
Sberbank	0	0	0	0	50
SBM Bank (India) Limited	57	0	45	12	19
South Indian Bank Limited	629	287	874	1,135	700
Standard Chartered Bank	604	2,309	3,111	1,697	1,325
State Bank of India	39,151	58,905	52,362	34,402	19,666
Suryoday Small Finance Bank Limited	43	34	48	97	231
Tamilnad Mercantile Bank Limited	594	264	366	393	321
The Dhanalakshmi Bank Limited	2	3	103	14	83
The Royal Bank of Scotland PLC	49				
UCO Bank	2,735	4,420	12,479	9,410	3,851
Ujjivan Small Finance Bank Limited	176	178	64	74	789
Union Bank of India (UBI)	3,477	7,771	8,417	16,983	19,484
Andhra Bank	1,666	2,280	4,195	Merged with UBI	
Corporation Bank	8,228	5,989	3,814		
United Overseas Bank Limited	0	0	55	0	0
Utkarsh Small Finance Bank Limited	0	30	56	35	219
Woori Bank	0	0	13	0	0
Yes Bank Limited	709	469	6,842	12,240	971

Source: RBI, Global Operations

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