

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
STARRED QUESTION NO. *49

TO BE ANSWERED ON THE 18TH NOVEMBER, 2016/ KARTIKA 27, 1938 (SAKA)

NON PERFORMING ASSETS

*49: SHRI C.S PUTTA RAJU
SHRI KAMAL NATH

Will the Minister of FINANCE be pleased to state:

- a) the amount/percentage of the gross and aggregate Non-Performing Assets (NPAs) against total debts of each of the public/private sector banks as of September, 2016 along with the details of top 20 NPA accounts in banking sector;
- b) the amount of debt and details of debtors whose accounts have not yet been classified as NPAs but rescheduled by banks during the last three years and current year;
- c) whether the banks resort to rescheduling of loans so as to escape from being classified as NPAs, and if so, the details thereof along with the recovery affected for the bad loans, during the above period;
- d) the top 10 sectors who have the highest NPAs outstanding and the highest rescheduling of loans; and
- e) the steps taken/being taken by the Government to reduce NPAs of banks in this regard?

ANSWER
FINANCE MINISTER
(SHRI ARUN JAITLEY)

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

STATEMENT AS REFERRED TO IN REPLY TO PARAs (A) TO (E) OF LOK SABHA STARRED QUESTION NO. *49 FOR ANSWER ON 18th NOVEMBER, 2016/ KARTIKA 27, 1938 (SAKA) REGARDING NON PERFORMING ASSETS BY SHRI C.S PUTTA RAJU AND SHRI KAMAL NATH.

- a) The amount/percentage of Gross Non-Performing Assets (NPAs) against total debts of each of the public/private sector banks alongwith outstanding in Top-20 NPA accounts as on 30th June, 2016 is at **Annex- I**.
- b) The details of loans/debts restructured during the last 3 years and current year is at **Annex- II**.
- c) RBI's Income Recognition and Assets Classification norms (IRAC) permit rescheduling of loans wherein there is financial viability and reasonable certainty of repayment from the borrower as per terms of rescheduling package.
- d) The details of Top 10 Sectors with highest NPA is at **Annex- III**.
- (e) The Government has taken sector specific measures (Infrastructure, Power, Road, textiles, Steel etc.) where incidence of NPA is high. The Insolvency and Bankruptcy code (IBC) has been enacted and Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act (SARFAESI) and The Recovery of Debts due to Banks and Financial Institutions (RDDBFI) Act have been amended to improve resolution/recovery of bank loans. Six new Debt Recovery Tribunals (DRTs) have been established for improving recovery. RBI has provided a number of tools in this regard- Corporate Debt Restructuring (CDR), Formation of Joint Lenders' Forum (JLF), Flexible Structuring for long term project loans to Infrastructure and Core industries (5/25 Scheme), Strategic Debt Restructuring Scheme (SDR) and Sustainable Structuring of Stressed Assets (S4A).

ANNEXURE-I

| GROSS NPAs OF PUBLIC AND PRIVATE SECTOR BANKS DURING JUNE 30, 2016 (Rs. In Crore) | | | | |
|---|--------------------------------|----------------|-----------|----------------|
| SR. NO. | BANKS | TOTAL ADVANCES | GROSS NPA | PERCENTAGE (%) |
| 1 | Allahabad Bank | 1,45,328 | 18,769 | 12.92 |
| 2 | Andhra Bank | 1,37,228 | 14,137 | 10.30 |
| 3 | Bank of Baroda | 2,69,115 | 35,604 | 13.23 |
| 4 | Bank of India | 2,74,391 | 43,935 | 16.01 |
| 5 | Bank of Maharashtra | 1,03,148 | 13,040 | 12.64 |
| 6 | Bharatiya Mahila Bank Ltd. | 627 | 3 | 0.40 |
| 7 | Canara Bank | 3,11,615 | 30,480 | 9.78 |
| 8 | Central Bank of India | 1,85,719 | 25,107 | 13.52 |
| 9 | Corporation Bank | 1,42,787 | 15,726 | 11.01 |
| 10 | Dena Bank | 81,114 | 9,636 | 11.88 |
| 11 | IDBI Bank Limited | 2,02,304 | 21,724 | 10.74 |
| 12 | Indian Bank | 1,22,173 | 8,690 | 7.11 |
| 13 | Indian Overseas Bank | 1,49,217 | 30,239 | 20.26 |
| 14 | Oriental Bank of Commerce | 1,50,301 | 17,209 | 11.45 |
| 15 | Punjab & Sind Bank | 63,134 | 4,566 | 7.23 |
| 16 | Punjab National Bank | 3,56,958 | 55,003 | 15.41 |
| 17 | Syndicate Bank | 1,67,759 | 13,475 | 8.03 |
| 18 | UCO Bank | 1,15,166 | 21,495 | 18.66 |
| 19 | Union Bank of India | 2,42,935 | 25,560 | 10.52 |
| 20 | United Bank of India | 70,781 | 10,104 | 14.28 |
| 21 | Vijaya Bank | 90,199 | 6,589 | 7.31 |
| 22 | State Bank of Bikaner & Jaipur | 74,033 | 4,593 | 6.20 |
| 23 | State Bank of Hyderabad | 1,12,420 | 9,436 | 8.39 |
| 24 | State Bank of India | 11,93,325 | 93,137 | 7.80 |
| 25 | State Bank of Mysore | 55,228 | 4,323 | 7.83 |
| 26 | State Bank of Patiala | 85,239 | 11,365 | 13.33 |
| 27 | State Bank of Travancore | 68,276 | 6,401 | 9.38 |
| 28 | Catholic Syrian Bank Ltd. | 7,859 | 455 | 5.79 |
| 29 | City Union Bank Ltd. | 21,216 | 555 | 2.62 |
| 30 | Dhanlaxmi Bank Limited | 6,771 | 475 | 7.02 |
| 31 | Federal Bank Ltd. | 59,408 | 1,747 | 2.94 |
| 32 | ING Vysya Bank Ltd. | - | - | - |
| 33 | Jammu & Kashmir Bank Ltd. | 50,640 | 4,715 | 9.31 |
| 34 | Karnataka Bank Ltd. | 35,412 | 1,389 | 3.92 |
| 35 | Karur Vysya Bank Ltd. | 39,382 | 702 | 1.78 |
| 36 | Lakshmi Vilas Bank Ltd. | 20,183 | 432 | 2.14 |
| 37 | Nainital Bank Ltd. | 2,776 | 145 | 5.21 |
| 38 | Ratnakar Bank Ltd. | 22,373 | 253 | 1.13 |
| 39 | South Indian Bank Ltd. | 41,705 | 1,652 | 3.96 |
| 40 | Tamilnad Mercantile Bank Ltd. | 22,329 | 489 | 2.19 |
| 41 | Axis Bank Ltd. | 3,00,173 | 7,909 | 2.63 |
| 42 | Bandhan Bank Ltd. | 13,358 | 29 | 0.22 |
| 43 | DCB Bank Ltd | 13,464 | 231 | 1.72 |
| 44 | HDFC Bank Ltd. | 4,40,955 | 4,724 | 1.07 |
| 45 | ICICI Bank Ltd. | 3,64,429 | 17,208 | 4.72 |
| 46 | IndusInd Bank Ltd. | 93,667 | 861 | 0.92 |
| 47 | Kotak Mahindra Bank Ltd. | 1,22,384 | 3,059 | 2.50 |
| 48 | Yes Bank Ltd | 1,03,411 | 845 | 0.82 |
| 49 | IDFC Bank Limited | 49,714 | 3,030 | 6.09 |

TOP 20 NPA ACCOUNTS OF PUBLIC SECTOR BANKS (PSBs) AS ON JUNE 30, 2016

THE AMOUNT OF TOP 20 NPA ACCOUNTS OF PSBs IS Rs.1,54,866 Crores

Source: RBI

| ANNEXURE- II | | | | |
|---|----------|----------|----------|----------|
| (Rs. in Crore) | | | | |
| DATA ON RESTRUCTURED ACCOUNTS FOR PUBLIC SECTOR BANKs (PSBs) AND SCHEDULED COMMERCIAL BANKs (SCBs) FOR LAST THREE FINANCIAL YEARS | | | | |
| | 2013-14 | 2014-15 | 2015-16 | Jun-16 |
| PUBLIC SECTOR BANKS | 3,29,215 | 3,84,142 | 2,32,881 | 2,13,903 |
| SCHEDULED COMMERCIAL BANKS | 3,57,907 | 4,19,526 | 2,66,539 | 2,44,174 |
| Source: RBI | | | | |

| ANNEXURE- III | | | | | | | |
|---|--|---------------------------------------|---------------------------------|---------------|---------------------------------------|---------------------------------|---------------|
| (Rs. in Crore) | | | | | | | |
| TOP 10 SECTORS HAVING HIGHEST NPAs FOR SCBs | | | | | | | |
| SR. NO. | | 2016-03 (MAR) | | | 2016-06 (JUN) | | |
| | | Total Advances (Outstanding) - Funded | Gross NPAs at end of the period | NPA Ratio (%) | Total Advances (Outstanding) - Funded | Gross NPAs at end of the period | NPA Ratio (%) |
| 1 | Basic Metal and Metal Products | 3,88,078 | 1,24,882 | 32.18 | 4,33,018 | 1,49,278 | 34.47 |
| 2 | Textiles | 1,80,660 | 29,643 | 16.41 | 2,14,574 | 37,383 | 17.42 |
| 3 | Beverages (excluding Tea & Coffee) and Tobacco | 20,597 | 2,954 | 14.34 | 18,785 | 3,195 | 17.01 |
| 4 | Gems and Jewellery | 74,101 | 11,195 | 15.11 | 81,657 | 13,414 | 16.43 |
| 5 | Construction | 89,690 | 13,695 | 15.27 | 92,671 | 14,944 | 16.13 |
| 6 | Other Industries | 4,15,132 | 30,396 | 7.32 | 2,13,844 | 32,293 | 15.10 |
| 7 | Mining and Quarrying | 36,932 | 4,102 | 11.11 | 34,763 | 5,218 | 15.01 |
| 8 | Spinning Mills | 20,681 | 3,236 | 15.65 | 23,102 | 3,266 | 14.14 |
| 9 | Wood and Wood Products | 8,879 | 1,326 | 14.94 | 10,310 | 1,361 | 13.20 |
| 10 | Paper and Paper Products | 35,663 | 4,716 | 13.22 | 38,145 | 4,982 | 13.06 |
| Source: RBI | | | | | | | |