

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
**LOK SABHA**

**UNSTARRED QUESTION NO.3689**

TO BE ANSWERED ON THE 24<sup>th</sup> March 2017/ Chaitra 3, 1939 (SAKA)

**Provisioning Coverage Ratio**

**3689. SHRI RAJESHBHAI CHUDASAMA:**

**SHRI S.P. MUDDAHANUME GOWDA:**

Will the Minister of FINANCE be pleased to state:

- (a) whether 70 per cent Provisioning Coverage Ratio (PCR) is mandatory for all Public Sector Banks (PSBs) as per the RBI guidelines;
- (b) if so, the details thereof along with the details of PSBs which have failed to maintain PCR as per the RBI norms during the last three years and the current year, bank-wise; and
- (c) the corrective action taken by the Government against such banks in this regard?

**ANSWER**

The Minister of State in the Ministry of Finance  
(SHRI SANTOSH KUMAR GANGWAR)

(a) to (c): As per Reserve Bank of India circular dated April 21, 2011, the Provision Coverage Ratio (PCR) of 70 percent may be with reference to the gross NPA position in banks as on September 30, 2010. Further the surplus of the provision under PCR vis-a-vis as required as per prudential norms should be segregated into an account styled as “countercyclical provisioning buffer”. Also the PCR should be disclosed in the Notes to Accounts to the Balance Sheet. The details on PCR (Without Write-Off adj) (%) reported by PSBs during the last three years and current year is given in the Annexure.

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**ANNEX****Lok Sabha USQ No.3689 – Data of PSBs on Provision Coverage Ratio (Without Write-Off adj) (%)**

Bank/ Bank Group Name	Provision Coverage Ratio (Without Write-Off adj) (%)			
	31/03/2014	31/03/2015	31/03/2016	31/12/2016
ALLAHABAD BANK	27.14	28.47	33.34	33.12
ANDHRA BANK	42.94	46.36	47.26	44.44
BANK OF BARODA	43.96	42.96	47.86	51.65
BANK OF INDIA	29.14	19.52	55.76	47.45
BANK OF MAHARASHTRA	34.10	30.89	31.45	30.75
BHARATIYA MAHILA BANK LTD.			48.34	35.82
CANARA BANK	19.83	33.00	35.85	36.38
CENTRAL BANK OF INDIA	43.94	42.66	35.06	37.37
CORPORATION BANK	27.62	36.69	36.29	33.97
DENA BANK	25.88	31.24	38.81	39.48
IDBI BANK LIMITED	49.86	52.39	43.11	41.08
INDIAN BANK	33.55	35.48	31.19	34.99
INDIAN OVERSEAS BANK	29.15	26.64	31.26	39.56
ORIENTAL BANK OF COMMERCE	30.34	37.18	32.38	33.20
PUNJAB AND SIND BANK	22.67	25.70	29.95	28.99
PUNJAB NATIONAL BANK	45.24	37.85	35.44	35.74
STATE BANK OF BIKANER AND JAIPUR	35.13	39.93	44.34	28.63
STATE BANK OF HYDERABAD	45.53	52.89	43.21	42.49
STATE BANK OF INDIA	39.95	43.94	40.58	40.37
STATE BANK OF MYSORE	0.00	47.50	37.91	39.55
STATE BANK OF PATIALA	36.02	26.60	47.80	30.15
STATE BANK OF TRAVANCORE	33.06	35.12	37.67	34.57
SYNDICATE BANK	37.10	37.47	33.01	35.30
UCO BANK	44.81	37.96	37.19	44.45
UNION BANK OF INDIA	37.73	46.75	41.96	41.85
UNITED BANK OF INDIA	29.22	37.09	35.39	37.59
VIJAYA BANK	31.66	31.51	28.71	33.13
Public Sector Banks	37.15	38.01	39.63	39.32

Source: Reserve Bank of India.

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