

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 406
TO BE ANSWERED ON THE 3rd FEBRUARY, 2017/ MAGHA 14, 1938 (SAKA)

NPA's

406. SHRI LALLU SINGH :
SHRI ANTO ANTONY:
SHRI C.N. JAYADEVAN:
SHRI V. ELUMALAI:
SHRI A. ARUNMOZHITHEVAN:
SHRI A.T. NANA PATIL :

Will the Minister of FINANCE be pleased to state:

- the percentage of Non-Performing Assets (NPAs) of public/private sector banks during March 2014, 2015 and 2016 along with the percentage of NPAs recovered during the said period;
- whether the Public Sector banks have seen an increase of bad loans in gross NPAs in six months ending September, 2016 and a stressed assets from 11.5 to 12.3 per cent and if so, the details of NPAs recorded, bank-wise;
- whether the Government has taken sector specific measures where incidence of NPAs is high and if so, the details thereof;
- whether the Reserve Bank of India (RBI) has proposes to deal with the NPAs situation with firmness but also with pragmatism, if so, the details thereof; and
- whether the RBI has been working with the banks and the Government in this regard, if so, the details thereof?

ANSWER
THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI SANTOSH KUMAR GANGWAR)

(a) The details of Gross Advances, Gross Non-Performing Assets (GNPA) and Gross NPA ratio of Public Sector Banks (PSBs) and Private Sector Banks for last three years are as under.

PUBLIC SECTOR BANKS (Rs. In crore)			
	GROSS ADVANCES	GNPA	GNPA RATIO
FY 2014	45,90,458	2,16,739	4.72%
FY 2015	49,17,228	2,67,065	5.43%
FY 2016	51,04,915	5,02,068	9.83%
PRIVATE SECTOR BANKS (Rs. In crore)			
	GROSS ADVANCES	GNPA	GNPA RATIO
FY 2014	12,10,661	22,738	1.88
FY 2015	14,37,338	31,576	2.20
FY 2016	17,91,681	48,380	2.70

The details relating to Recovery of NPAs through SARFAESI Act, 2002, DRT Act, 1993 and Lok Adalats by the Public Sector Banks (PSBs) is as Annex-I.

b) The details of Gross NPA, Gross NPA ratio and Gross NPA + Restructured advances ratio of Public Sector Banks (PSBs) is mentioned as under:

PUBLIC SECTOR BANKS (Rs. In crore)		
	FY 2016	Sep- 2016
GROSS NPA	5,02,068	5,89,502
GROSS NPA RATIO	9.83	11.82
GROSS NPA + RESTRUCTURED ADVANCES RATIO	14.40	15.88

Source: RBI

The details of Bank wise NPAs are at Annex-II.

(c) to (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).
