

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
UNSTARRED QUESTION NO: 1291
TO BE ANSWERED ON THE 22nd DECEMBER, 2017/PAUSHA 1, 1939 (SAKA)

QUESTION
NPAs AND DRTs

1291: SHRI BIDYUTBARAN MAHATO: SHRI S.R. VIJAYAKUMAR:
SHRI TRADHAKRISHNAN: SHRI NARANBHAI KACHHADIYA:
SHRI MULLAPPALLI RAMACHANDRAN:
KUNWAR BHARATENDRA: SHRIMATI RANJEET RANJAN:
SHRI SUDHEER GUPTA: SHRI GAJANANKIRTIKAR:
KUNWAR HARIBANSINGH:

Will the Minister of FINANCE be pleased to state:

- (a) the details of Non-Performing Assets (NPAs) of public and private sector banks as on date, bank-wise;
- (b) whether Public Sector Banks (PSBs) are increasingly getting plagued with plethora of problems due to NPAs compare to Private Sector Banks and leading corporate houses/companies account for 80 per cent of NPAs;
- (c) if so, the details thereof and the reasons therefor along with the steps taken for recovery of NPAs;
- (d) whether the Government has fixed the responsibility of officials of such PSBs over huge NPAs and if so, the details thereof along with the authority responsible/accountable for NPAs of private banks;
- (e) whether the Government has taken cognizance that Debt Recovery Tribunals (DRTs) are also inadequate and ill-equipped to deal with loan defaulters, if so, the details thereof and the reasons therefor; and
- (f) the steps taken/being taken by the Government to set up more DRTs and allowing them to function effectively and strengthening them and also for improved functioning of the banks?

ANSWER
To be answered by
THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHIV PRATAP SHUKLA)

(a) As per Reserve Bank of India's data, Gross Non-performing Assets of public and private sector banks, are at Annexure.

(b) and (c): As per Reserve Bank of India's data, Gross Non-performing Assets (GNPAs) of public and private sector banks as on 30.9.2017 were Rs. 7,33,974 crore and Rs. 1,02,808 crore respectively. As on 30.9.2017, leading corporate houses/companies accounted for approximately 77% of the total GNPAs from domestic operations, for Scheduled Commercial Banks. Reserve Bank of India (RBI) has introduced Scheme for Sustainable Structuring of Stressed Assets, Strategic Debt Restructuring Scheme, Flexible Structuring (5/25) schemes for restructuring debt, issued guidelines on Joint Lenders' Forum for resolution, and issued Corrective Action Plan for rectification, recovery and restructuring processes, to address stress because of Non-performing Assets.

(d) In case of accounts categorised as Non-performing Assets, public sector banks carry out a staff accountability exercise as prescribed in Central Vigilance Commission manual and action is taken as per applicable regulations/provisions.

(e) and (f): Government considered the need for more Debt Recovery Tribunals (DRTs) and expanded the network of 33 DRTs in 2016-17 to 39 DRTs to reduce pendency of cases and expedite disposal. DRTs are provided appropriate infrastructure and equipment to deal with debt recovery cases.

To make DRTs more effective and to facilitate fast disposal of debt recovery cases, amendments have been made to the Recovery of Debts Due to Banks and Financial Institutions Act, 1993 and The Securitisation and Reconstruction of Security of Financial Assets and Enforcement of Security Interest Act, 2002, through the Enforcement of Security Interest and Recovery of Debts Laws and Miscellaneous Provisions (Amendment) Act, 2016.

Annexure

Lok Sabha Unstarred Question no. 1291 for, 22.12.2017
Gross Non-performing Assets (NPAs) of
Public and Private Sector Banks as on 30.9.2017
Amount in more Rupees

Sr. No.	Public Sector Bank	Gross NPA
1	Allahabad Bank	21,454
2	Andhra Bank	19,839
3	Bank of Baroda	46,307
4	Bank of India	49,307
5	Bank of Maharashtra	17,239
6	Canara Bank	39,164
7	Central Bank of India	31,641
8	Corporation Bank	20,685
9	Dena Bank	13,201
10	IDBI Bank Limited	51,368
11	Indian Bank	9,624
12	Indian Overseas Bank	34,709
13	Oriental Bank of Commerce	26,432
14	Punjab & Sind Bank	6,822
15	Punjab National Bank	57,630
16	Syndicate Bank	20,177

17	UCO Bank	24,435
18	UnionBank of India	38,286
19	UnitedBank of India	12,893
20	VijayaBank	6,649
21	State Bank of India	1,86,115
	Private Sector Banks	
1	Axis Bank Ltd.	22,136
2	Bandhan Bank Ltd.	279
3	DCB Bank Ltd	316
4	HDFC Bank Ltd.	7,644
5	ICICI Bank Ltd.	44,237
6	IDFC Bank Limited	2,002
7	IndusInd Bank Ltd.	1,345
8	Kotak Mahindra Bank Ltd.	3,814
9	Yes Bank Ltd	2,720
10	Catholic Syrian Bank Ltd.	621
11	City Union Bank Ltd.	780
12	Federal Bank Ltd.	1,949
13	Jammu & Kashmir Bank Ltd.	5,983
14	Karnataka Bank Ltd.	1,716
15	Karur Vysya Bank Ltd.	2,136
16	Lakshmi Vilas Bank Ltd.	1,278
17	Nainital Bank Ltd.	177
18	Ratnakar Bank Ltd.	487
19	South Indian Bank Ltd.	1,766
20	Tamilnad Mercantile Bank Ltd.	1,033
21	Dhanlaxmi Bank Limited	389

Source: Reserve Bank of India