

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
STARRED QUESTION NO: *561
TO BE ANSWERED ON THE 6th APRIL, 2018/CHAITRA 16, 1940 (SAKA)

QUESTION
NON-PERFORMING ASSETS

***561: SHRI PARESH RAVAL:
SHRID.S. RATHOD:**

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has any data pertaining to Non-Performing Assets (NPAs) from 2005 to 2014 and if so, the details thereof; and
- (b) the details of the NPAs during the period from 2014 to 2018?

ANSWER
THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI SHIV PRATAP SHUKLA)

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

Statement as referred to in reply to paragraphs (a) and (b) of Lok Sabha starred question no. *561 for answer on 6th April, 2018/Chaitra 16, 1940 (Saka) by Shri Paresh Raval and Shri D.S. Rathod regarding Non-Performing Assets

(a) and (b): The data on Gross NPAs of Scheduled Commercial Banks is given below:

Amounts in crore Rs.

Mar-05	Mar-06	Mar-07	Mar-08	Mar-09	Mar-10	Mar-11
58,023	51,242	49,996	55,694	68,213	81,805	94,117

Amounts in crore Rs.

Mar-12	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Dec-17
1,37,096	1,83,848	2,51,054	3,09,399	5,66,247	7,28,740	8,31,141

RBI has apprised that, from the data, it may be observed that there is a sharp increase in NPAs during 2015-16 (by 125% in New Accretion to NPAs). This was mainly due to Asset Quality Review (AQR) undertaken by RBI with the help of newly introduced large borrower database (CRILC) which provides system-wide view of a borrower and, thus, enabled better identification of NPA hitherto not recognised by banks.

The new accretion to NPA i.e. incremental NPA is coming down since the last financial year ended March 2017 (decline by 6.4% over previous year). In financial year (FY) 2017-18, till December 2017, it declined by 1.8% on year-on-year basis.

RBI had carried out a temporal analysis of NPA in large borrowers (based on large borrowers' data reported to CRILC database). As per the analysis, funded advances outstanding of fresh loans sanctioned to large borrowers up to September 2014 constituted 66.6% of all large borrowers' funded advances while NPA ratio for such borrowers stood at 20.6% as at end quarter September 2017.

On the other hand, for the period post September 2014, the funded advances constituted 33.4% and the NPA ratio for such borrowers stood at 5.3%.
