

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

UNSTARRED QUESTION NO: 164

TO BE ANSWERED ON THE 2ND FEBRUARY 2018/MAGHA 13, 1939 (SAKA)

QUESTION
STRESSED ASSETS

164: SHRI G. HARI:

Will the Minister of FINANCE be pleased to state:

- (a) whether the banks are saddled with stressed assets worth Rs. 14 lakh crore and may need Rs. 6,50,000 crore to resolve the problem of bad loans and capitalize banks, if so, the details thereof;
- (b) whether the banking sector is likely to see further pain of Rs. 4 lakh crore loss in stressed assets and Rs. 10 lakh crore assets need to be resolved by bad banks, if so, the details thereof;
- (c) whether the total bad loans of 41 banks stood at Rs. 7 lakh crore in the December quarter of financial year 2017, up by 60 percent from the same period last year; and
- (d) if so, the details thereof?

ANSWER

To be answered by

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

(a) and (b): As per Reserve Bank of India (RBI) data for global operations, stressed assets of Scheduled Commercial Banks (SCBs), as on 30.9.2017, were Rs. 10,15,172 crore. As regards banks requirement for resolving the problem of bad loans, stressed assets and capitalising banks, as per RBI input, the same is not maintained with RBI.

(c) and (d): As per RBI's data, for global operations, Gross Non-performing Assets (GNPAs) of SCBs as on 30.9.2017 rose to Rs. 8,50,178 crore from Rs. 7,20,812 crore as on 30.9.2016, *i.e.*, by 17.95%.
