

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

UNSTARRED QUESTION NO: 171

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

QUESTION
NON-PERFORMING ASSETS

171: SHRID.K.SURESH:

Will the Minister of FINANCE be pleased to state:

- a) the details of the estimated bad loans of Public Sector Banks termed as Non Performing Assets (NPAs) during the last three years, bank-wise;
- b) the proportionate share of the NPAs of the corporate sector and farmers during the said period, sector-wise;
- c) whether the banks are encouraging only corporate sector whereas farmers are discouraged to take loans for agriculture, if so, the details thereof; and
- d) whether the Government has waived off the loans for the corporate sector but not for farmers, if so, the details thereof and the response of the Government in this regard?

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's (RBI) data on domestic operations, bank-wise Gross Non-performing Assets (GNPAs) of Public Sector Banks (PSBs) and the proportionate shares of GNPAs of Industry and Agriculture and Allied Activities in total GNPAs of PSBs, as on 31.3.2015, 31.3.2016, 31.3.2017 and 30.9.2017, are at Annexure.

(c) As per RBI data, the Agriculture and Allied Activities Advances Outstanding rose to Rs. 8,84,996 crores on 31.3.2017, as compared to Rs. 6,69,529 crores on 31.3.2015.

(d) No corporate loan waiver has been done by the Government. Banks write-off loans based on RBI guidelines and their Board-approved policy.

Annexure

Lok Sabha Unstarred Question no. 171, for 2.2.2018

Gross Non-Performing Assets of Public Sector Banks (PSBs)

Amount in crore Rupees

Sr. No.	Bank	Gross NPA			
		As on 31.3.2015	As on 31.3.2016	As on 31.3.2017	As on 30.9.2017
1	AllahabadBank	8,274	15,124	20,520	21,310
2	Andhra Bank	6,877	11,444	17,670	19,839
3	Bank of Baroda	13,921	33,508	34,935	38,652
4	Bank of India	20,245	43,124	42,724	39,671
5	Bank of Maharashtra	6,402	10,386	17,189	17,239
6	BhartiyaMahilaBank	0	1	55	-
7	CanaraBank	12,490	29,435	31,801	36,537
8	CentralBank of India	11,873	22,721	27,251	31,641
9	CorporationBank	7,107	14,544	17,045	20,685
10	Dena Bank	4,393	8,560	12,619	13,201
11	IDBI Bank Limited	12,654	20,037	38,223	45,097
12	Indian Bank	5,366	8,328	9,588	9,408
13	Indian Overseas Bank	13,153	26,597	32,521	33,010
14	OrientalBank of Commerce	7,666	14,702	22,859	26,432
15	Punjab & Sind Bank	3,082	4,229	6,298	6,822
16	Punjab National Bank	25,318	54,424	53,121	55,257
17	Syndicate Bank	5,904	11,974	15,662	18,211
18	UCO Bank	9,782	20,106	21,699	23,329
19	Union Bank of India	12,672	23,143	30,928	35,294
20	United Bank of India	6,553	9,471	10,952	12,893
21	Vijaya Bank	2,443	6,027	6,382	6,649
22	State Bank of Bikaner & Jaipur	2,945	3,603	10,677	-
23	State Bank of Hyderabad	4,985	6,591	18,212	-
24	State Bank of India	54,107	90,388	1,05,549	1,78,628
25	State Bank of Mysore	2,136	3,636	9,915	-
26	State Bank of Patiala	4,360	6,767	17,847	-
27	State Bank of Travancore	2,357	3,200	8,817	-

S. No.	Data category	Proportionate share of GNPA's by data category in total GNPA's of PSBs			
		As on 31.3.2015	As on 31.3.2016	As on 31.3.2017	As on 30.9.2017
1.	Industry	60.92%	69.27%	73.33%	74.28%
2.	Agriculture and Allied Activities	13.09%	9.55%	8.89%	8.58%

Note: RBI has apprised that information on share of NPAs of farmers is not available, and that data on asset quality, e.g., outstanding GNPA's, are not collected under the nomenclature as "corporate".

Source: Reserve Bank of India