

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
UNSTARRED QUESTION NO: 3628

TO BE ANSWERED ON THE 16th MARCH, 2018/PHALGUN 25, 1939 (SAKA)

QUESTION
NPAs OF BIG INDUSTRIES

3628: SHRI CHANDRAKANT KHAIRE:

Will the Minister of FINANCE be pleased to state:

- whether the percentage of Non-Performing Assets (NPAs) in big industries has been increasing during the last three years;
- if so, the reasons therefor and the NPAs of big industries, industry/bank-wise; and
- the details of percentage of loan provided to big industries and out of which the total loan given by the nationalized banks, bank-wise?

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 (RBI) data for domestic operations, the gross Non-performing Assets (GNPAs) under the "Industry-Large" category for Scheduled Commercial Banks were Rs. 1,23,232 crore as on 31.3.2015, and increased to Rs. 5,27,876 crore as on 31.12.2017 (provisional data).

(b): RBI initiated Asset Quality Review (AQR) in 2015, with a view to have clean and fully provisioned bank balance-sheets by March 2017. Under this, restructured loans with performance issues and potentially weak loans were identified as Non-Performing Assets (NPAs). AQR revealed high NPAs. The increase in NPAs in advances to large industry is primarily due to AQR and subsequent transparent recognition by banks.

Bank-wise gross Non-performing Assets (GNPAs) and GNPA ratios of Scheduled Commercial Banks for the "Industry-Large" category, as on 31.12.2017, are at Annexure-I. As regard industry-wise NPAs of big industries, RBI has stated that data is not available.

(c): As per RBI data for domestic operations, the share of "Industry-Large" category advances outstanding in the aggregate gross loans and advances of Scheduled Commercial Banks, as on 31.12.2017, was 29.61 per cent. Bank-wise details of advances outstanding to "Industries-Large" category, gross loans and advances, and the percentage share of gross advances to "Industries-Large" category to gross loans and advances of Nationalised Banks, as on 31.12.2017, are at Annexure-II.

Annexure-I

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Gross NPAs and Gross NPA Ratios of Scheduled Commercial Banks, for the "Industry-Large" Category, as of 31.12.2017

Amount in Rs.

Bank	Gross NPAs	Gross NPA ratio (%)
AB Bank Limited	9	46.26
Abu Dhabi Commercial Bank PJSC	23	2.54
Allahabad Bank	14,652	36.94
American Express Banking Corp.	0	-
Andhra Bank	15,259	29.29
Australia and New Zealand Banking Group Limited	0	0
Axis Bank Limited	12,242	11.8
Bandhan Bank Limited	0	-
Bank of America, National Association	110	1.35
Bank of Bahrain & Kuwait B.S.C.	19	1.54
Bank of Baroda	16,803	22.65
Bank of Ceylon	0	0
Bank of India	24,120	29.37
Bank of Maharashtra	9,393	36.58
Bank of Nova Scotia	94	3.12
Barclays Bank Plc	78	2.66
BNP Paribas	0	0
Canara Bank	21,605	21.36
Capital Small Finance Bank Limited	0	-
Catholic Syrian Bank Ltd	55	49.43
Central Bank of India	21,940	34.97
Citibank N.A.	196	1.7
City Union Bank Limited	196	10.54
Commonwealth Bank of Australia	0	-
Cooperative Rabobank U.A.	170	11.28
Corporation Bank	13,758	23.91
Credit Agricole Corporate and Investment Bank	384	8.85
Credit Suisse AG	0	0
CTBC Bank Co., Ltd.	5	1.85
DBS Bank Ltd.	1,144	10.89
DCB Bank Limited	84	6.43
Dena Bank	6,954	30.33
Deutsche Bank AG	562	4.11
Doha Bank QSC	0	0
Emirates NBD Bank (P.J.S.C.)	0	0
Equitas Small Finance Bank Limited	0	-
Federal Bank Ltd.	310	2.85
First Abu Dhabi Bank PJSC	0	-
Firststrand Bank Ltd	0	0
HDFC Bank Ltd.	1,112	0.74

Hongkongand ShanghaiBankingCorpn.Ltd.	365	2.02
HSBCBank OmanS.A.O.G.	0	-
ICICIBank Limited	24,957	20.83
IDBI Bank Limited	34,411	42.69
IDFC Bank Limited	2,715	7.83
Indian Bank	6,568	16.41
Indian Overseas Bank	19,593	44.29
IndusInd Bank Ltd.	300	1.12
Industrialand CommercialBank of China	46	10.24
IndustrialBank of Korea	0	0
Ing VysyaBank Ltd.	0	-
Jammu& KashmirBank Ltd.	4,482	28.48
JP MorganChase Bank NationalAssociation	0	0
JSCVTB Bank	9	100
KarnatakaBank Ltd	590	16.2
Karur VysyaBank Ltd	1,512	16.3
KBC Bank NV	0	-
KEB HanaBank	0	0
Kotak MahindraBank Ltd.	0	-
Krung ThaiBank PublicCompanyLimited	0	-
LakshmiVilas Bank Ltd.	628	14.13
MashreqBank PSC	0	-
Mizuho Bank Ltd.	6	0.13
NainitalBank Ltd.	25	19.07
NationalAustraliaBank	0	-
OrientalBank of Commerce	17,502	39.1
Pt. Bank MaybankIndonesia Tbk	18	14.28
Punjaband Sind Bank	3,273	18.32
Punjab NationalBank	32,710	26.67
Qatar NationalBank Saq	0	-
RBL Bank Limited	135	1.61
Sberbank	92	44.62
Sbm Bank (Mauritius)Ltd.	0	-
ShinhanBank	0	0
Societe Generale	70	2.83
Sonali Bank	0	-
South Indian Bank Ltd.	1,054	10.54
StandardCharteredBank	6,120	32.88
State Bank of India	143,526	25.09
SumitomoMitsuiBankingCorporation	0	0
SyndicateBank	10,055	24.25
TamilnadMercantileBank Ltd.	753	20.62

The Bank of Tokyo-MitsubishiUFJ Ltd.	6	0.1
The Dhanalakshmi Bank Ltd.	96	11.32
The Royal Bank of Scotland Plc.	115	100
UCO Bank	15,768	40.21
Union Bank of India	22,239	26.61
United Bank of India	9,269	41.43
United Overseas Bank Ltd.	80	16.9
Vijaya Bank	4,855	30.1
Westpac Banking Corporation	0	0
Woori Bank	0	0
Yes Bank Ltd.	2,656	3.28

Source: RBI (domestic operations, provisional data for Dec-2017)

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Advances outstanding under the "Industry-Large" category and Gross Loans & Advances of Nationalised Banks, as on 31.12.2017

Sr. No.	Bank	"Industry-Large" category Advances Outstanding	Gross Loans & Advances	Percentage of "Industry-Large" category Advances Outstanding in Gross Loans & Advances (%)
1	Allahabad Bank	39,663	1,49,545	26.52
2	Andhra Bank	52,102	1,51,492	34.39
3	Bank of Baroda	74,200	3,14,976	23.56
4	Bank of India	82,116	2,80,670	29.26
5	Bank of Maharashtra	25,680	95,169	26.98
6	Canara Bank	1,01,168	3,57,163	28.33
7	Central Bank of India	62,739	1,79,702	34.91
8	Corporation Bank	57,541	1,37,049	41.99
9	Dena Bank	22,928	72,443	31.65
10	Indian Bank	40,018	1,46,729	27.27
11	Indian Overseas Bank	44,235	1,39,515	31.71
12	Oriental Bank of Commerce	44,759	1,62,512	27.54
13	Punjab & Sind Bank	17,866	64,273	27.80
14	Punjab National Bank	1,22,662	4,28,427	28.63
15	Syndicate Bank	41,458	1,75,872	23.57
16	UCO Bank	39,213	1,04,378	37.57
17	Union Bank of India	83,585	2,81,028	29.74
18	United Bank of India	22,372	68,250	32.78
19	Vijaya Bank	16,128	1,10,622	14.58
	Total	9,90,435	34,19,811	28.96

Amounts in crore Rs.

Source: RBI (domestic operations, provisional data for Dec-2017)
