

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

UNSTARRED QUESTION NO: 4614  
TO BE ANSWERED ON THE 23<sup>rd</sup> MARCH, 2018/CHAITRA, 1940 (SAKA)

QUESTION  
NPAs OF INDUSTRIAL SECTOR AND FARMERS

4614: SHRIBHARAT SINGH:

Will the Minister of FINANCE be pleased to state:

- (a) the details of Non Performing Assets (NPAs) of Public Sector Banks (PSBs) *vis-a-vis* private sector banks during the last ten years;
- (b) the details of NPAs of PSBs related to industry sector *vis-a-vis* farmers, State/UT/Bank-wise;
- (c) the amount of funds received back by the PSBs under mutual agreement along with the quantum of losses suffered by banks therefrom; and
- (d) the steps taken/likely to be taken by the Government to check such type of incidents?

ANSWER

To be answered by  
THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHIV PRATAP SHUKLA)

(a): As per Reserve Bank of India (RBI) data on domestic operations, the details of aggregate gross NPAs (GNPAs) of PSBs *vis-a-vis* private sector banks during the last ten years are at Annex.

(b): With regard to NPAs of PSBs related to industry sector *vis-à-vis* farmers, category-wise details provided by RBI for GNPAs of PSBs, including for the "Industry" and "Agriculture and Allied Activities" categories, as on 31.3.2017, are at Annex. State/Union Territory (UT)-wise data are not centrally maintained.

(c): As per data reported by PSBs, during the financial year 2016-17, PSBs recovered an amount of Rs. 10,899 crore under One Time Settlement, which is done on the basis of mutual agreement between the lender and the borrower, by way of compromise or negotiated settlement, and wrote off an amount of Rs. 9,062 crore.

With regard to compromise or negotiated settlements, RBI has advised commercial banks to have Board-vetted loan recovery policies, which set down, *inter alia*, norms

for permitted sacrifice and factors to be taken into account before considering the same.

(d): Number of steps have been taken to reduce/contain NPAs of banks. Insolvency and Bankruptcy Code, 2016 was enacted for time-bound resolution of stressed assets. Further, the Banking Regulation Act, 1949 was amended last year to provide for authorisation by the Government to RBI, for issuing directions to banks to initiate the insolvency resolution process under the Code. Under the provisions of this amending legislation, RBI has issued directions to certain banks for referring 12 accounts, with outstanding amounts greater than Rs. 5,000 crore and with 60% or more classified as non-performing as of 31.3.2016, to initiate the insolvency process. In accordance with these directions, banks have filed applications in respect of these accounts before the National Company Law Tribunal. Further, keeping in view the enactment of the Code, RBI has recently issued a revised framework for resolution of stressed assets, which provides for time-bound resolution of high-value stressed accounts, requiring filing of insolvency application under the Code in case of non-implementation of Resolution Plan within 180 days.

The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act was amended in 2016 to make it more effective. Further, six new Debts Recovery Tribunals have been established to expedite recovery.

In addition, under the PSB Reforms Agenda, PSBs have committed to ensure Stressed Asset Management verticals for stringent recovery.

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Annex

Lok Sabha Unstarred Question No. 4614, for 23.3.2018

**Gross Non-Performing Assets**

**Amounts in Rs.**

Bank Group	As on 31.03.2008	As on 31.03.2009	As on 31.03.2010	As on 31.03.2011	As on 31.03.2012
Public Sector Banks	39,600	44,032	57,293	71,080	1,12,489
Private Sector Banks	12,976	16,888	17,384	17,972	18,315
Bank Group	As on 31.03.2013	As on 31.03.2014	As on 31.03.2015	As on 31.03.2016	As on 31.03.2017
Public Sector Banks	1,55,890	2,16,739	2,67,065	5,02,068	6,41,057
Private Sector Banks	19,986	22,738	31,576	48,380	73,842

Source: RBI (domestic operations)

Category-wise details of gross NPAs of Public Sector Banks, as on 31.3.2017

Amount in Rs.

Bank	Industry	Agriculture and Allied Activities	Services	Retail Loans	Other Non-Food Credit
Allahabad Bank	15,104	1,320	3,398	698	0
Andhra Bank	14,846	1,157	1,208	458	-
Bank of Baroda	19,669	5,139	8,142	1,986	-
Bank of India	28,651	3,814	8,775	1,484	0
Bank of Maharashtra	10,248	1,874	4,274	484	309
Canara Bank	22,390	2,757	2,871	1,067	2,715
Central Bank of India	19,667	2,579	3,186	1,820	-
Corporation Bank	12,559	823	2,917	746	-
Dena Bank	9,065	1,671	908	746	230
IDBI Bank Limited	30,992	1,696	3,517	447	1,570
Indian Bank	7,249	604	663	478	593
Indian Overseas Bank	22,785	3,646	3,805	2,285	0
Oriental Bank of Commerce	17,898	1,565	2,882	515	0
Punjab and Sind Bank	3,843	612	1,403	440	-
Punjab National Bank	36,504	6,626	8,126	1,864	0
Syndicate Bank	9,320	2,246	2,486	1,610	-
UCO Bank	16,030	1,232	2,941	1,451	45
Union Bank of India	20,475	2,635	7,358	451	8
United Bank of India	7,331	1,148	2,045	428	-
Vijaya Bank	4,622	545	1,078	137	0
State Bank of India and erstwhile Associates	1,40,835	13,332	12,703	4,201	0
<b>Total</b>	<b>4,70,084</b>	<b>57,021</b>	<b>84,686</b>	<b>23,795</b>	<b>5,470</b>

Source: RBI (domestic operations)

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