

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

UNSTARRED QUESTION NO. †4681

TO BE ANSWERED ON THE 23<sup>rd</sup> MARCH 2018 / CHAITRA 2, 1940 (SAKA)

**Profit-Loss of PSBs**

†4681. SHRI ALOKSANJAR:

Will the Minister of FINANCE be pleased to state:

- (a) the details of the profit-loss of the Public Sector Bank (PSBs) during each of the last three years and the current year, bank-wise;
- (b) whether most of the banks are reported to be running in losses and if so, the details thereof and the reasons therefor;
- (c) whether eligible persons are not getting the benefit of loans due to irregularities in functioning of banks; and
- (d) if so, the details thereof along with the corrective steps taken by the Government in this regard?

**ANSWER**

The Minister of State in the Ministry of Finance  
(SHRI SHIV PRATAP SHUKLA)

- (a) and (b): Year-wise, bank-wise details of profit and loss of Public Sector Banks (PSBs) during each of the last three financial years and the current financial year, as furnished by PSBs, are at Annex. As appraised by PSBs, the loss is attributable primarily to higher provisioning on account of Non-Performing Assets.
- (c) and (d): As per inputs received from PSBs, PSBs are extending eligible borrower need-based financing, subject to creditworthiness and viability of the credit proposals, in accordance with their Board-approved policy.

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## Lok Sabha unstarred question no. 4681 for 23.3.2018, regarding "Profit-Loss of PSBs"

## Net profit reported by PSBs (negative figures are loss)

(Amount in crore Rs.)

Bank	2014-15	2015-16	2016-17	2017-18 (up to December 2017)
Allahabad Bank	621	-743	-314	-1,165
Andhra Bank	638	540	174	-877
Bank of Baroda	3,398	-5,396	1,383	671
Bank of India	2,564	-6,089	1,558	-2,074
Bank of Maharashtra	451	101	1,373	-1,032
Canara Bank	6,950	-2,813	1,122	638
Central Bank of India	606	-1,418	2,439	-2,991
Corporation Bank	584	-506	561	-2,216
Dena Bank	265	-935	-864	-698
IDBI Bank Limited	873	-3,665	5,158	-2,575
Indian Bank	1,005	711	1,406	1,127
Indian Overseas Bank	-454	-2,897	3,417	-2,693
Oriental Bank of Commerce	497	156	1,094	-4,222
Punjab & Sind Bank	121	336	201	-219
Punjab National Bank	3,062	-3,974	1,325	1,134
Syndicate Bank	4,936	-1,643	359	-1,028
UCO Bank	1,138	-2,799	1,851	-2,302
Union Bank of India	1,782	1,352	555	-2,664
United Bank of India	256	-282	220	-1,194
Vijaya Bank	447	382	750	520
State Bank of India (including Associates Banks and BMB)	16,001	11,592	1,378	1,171

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