

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA  
UNSTARRED QUESTION NO: 1663  
TO BE ANSWERED ON THE 27<sup>th</sup> JULY, 2018 / SHRAVANA 05, 1940 (SAKA)

QUESTION  
MONITORING OF NPA ACCOUNT

**1663: SHRI SANTOSH KUMAR:  
SHRI CHHOTELAL:**

Will the Minister of FINANCE be pleased to state:

- (a) the existing mechanism to review the performance of Public Sector Banks (PSBs) particularly with regard to Non-Performing Assets (NPAs) along with the details of performance of each Bank during the last four years;
- (b) whether the Government feels that existing mechanism was inadequate and if so, whether the Government is considering fresh initiatives to improve the performance of all PSBs and regain investors confidence;
- (c) whether the Government/RBI monitors NPA account status in PSBs on monthly/weekly basis, if so, the details of nodal agency and officers, Bank, State/UT-wise including Bihar; if not, the reasons therefor; and
- (d) the detailed list of the top twenty NPA accounts along with wilful defaulters list, Bank, State/UT-wise including Bihar?

**ANSWER**

**To be answered by  
THE MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(SHRI SHIV PRATAP SHUKLA)**

(a) and (b): Financial performance of banks is reflected in their annual financial statements. As per existing mechanism, under various applicable laws, all banks including Public Sector Banks (PSBs) are required to have their annual financial statements (which include details of NPAs) approved by their Board of Directors, disclose the same to stock exchanges, furnish copy thereof to the Reserve Bank of India (RBI), and present these at the annual general meeting of their shareholders for approval and adoption after discussion. As part of this mechanism, the bank's Board and shareholders discuss and review the bank's performance and, in addition, markets and the regulator also take note of the performance. This mechanism is in line with practice in other countries as well. The annual financial statements of all PSBs are available on the website of Bombay Stock Exchange (<https://www.bseindia.com/>) besides on the websites of respective banks. Bank-wise details of the gross NPA ratios of PSBs at the end of each of the last four financial years, as per RBI data, are at Annexure.

Government has adopted a comprehensive approach for enabling PSBs to improve their performance. NPAs of banks have been recognised transparently, banks have made up-front provisioning for the same, recapitalisation has been done to strengthen banks, a PSB Reforms Agenda is under implementation for systemic improvements in banks, and recovery ecosystem has been made clean and more effective through the Insolvency and Bankruptcy Code and amendments to recovery laws.

(c): RBI has apprised that its circular stipulates that lenders shall report to the Central Repository of Information on Large Credits (which is maintained by RBI), all borrowed entities in default with aggregate exposure of Rs. 5 crore and above, on a weekly basis. RBI's Department of Banking Supervision is the nodal department for the same, across banks and States / Union territories, including Bihar.

(d): With regard to the list of the top twenty NPA accounts and wilful defaulter list, RBI has informed that under the provisions of section 45E of the Reserve Bank of India Act, 1934, RBI is prohibited from disclosing credit information. Section 45E provides that credit information submitted by a bank shall be treated as confidential and not be published or otherwise disclosed.

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## Annexure

**Lok Sabha Unstarred Question no. 1663, for 27.7.2018**

**Gross Non-Performing Asset ratios of Public Sector Banks**

Amounts in crore Rupees

S. No.	Bank	As on 31.3.2015	As on 31.3.2016	As on 31.3.2017	As on 31.3.2018
1	Allahabad Bank	5.46	9.76	13.09	15.96
2	Andhra Bank	5.31	8.39	12.25	17.09
3	Bank of Baroda	3.72	9.99	10.46	12.26

4	Bank of India	5.55	13.07	13.22	16.58
5	Bank of Maharashtra	6.33	9.34	16.93	19.48
6	Canara Bank	3.89	9.40	9.63	11.84
7	Central Bank of India	6.09	11.95	17.81	21.48
8	Corporation Bank	4.81	9.98	11.70	17.35
9	Dena Bank	5.45	9.98	16.27	22.04
10	IDBI Bank Limited	5.88	10.98	21.25	27.95
11	Indian Bank	4.40	6.66	7.47	7.37
12	Indian Overseas Bank	8.33	17.40	22.39	25.28
13	Oriental Bank of Commerce	5.18	9.57	13.73	17.63
14	Punjab & Sind Bank	4.76	6.48	10.45	11.19
15	Punjab National Bank	6.55	12.90	12.53	18.38
16	Syndicate Bank	3.13	6.70	8.50	11.53
17	UCO Bank	6.71	15.43	17.12	24.64
18	Union Bank of India	4.96	8.70	10.85	15.73
19	United Bank of India	9.49	13.26	15.53	24.10
20	Vijaya Bank	2.79	6.64	6.59	6.34
21	State Bank of India (SBI)	4.25	6.50	6.90	10.91
22	State Bank of Bikaner & Jaipur	4.14	4.82	15.52	Merged with SBI
23	State Bank of Hyderabad	4.59	5.75	20.77	
24	State Bank of Mysore	4.01	6.56	25.68	
25	State Bank of Patiala	5.41	7.87	23.15	
26	State Bank of Travancore	3.37	4.78	16.79	
27	Bhartiya Mahila Bank	0.00	0.22	9.54	

Source: RBI, global operations (Mar-2018 provisional data)

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