

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA  
UNSTARRED QUESTION NO: †1438  
TO BE ANSWERED ON THE 1<sup>st</sup> JULY, 2019/ASHADHA 10, 1941(SAKA)

Bank NPA

†1438: SHRI RAMESH CHANDER KAUSHIK:

Will the Minister of FINANCE be pleased to state:

- (a) the details of the present status of Non-Performing Assets (NPAs) accounts in banks, bank-wise;
- (b) whether the Reserve Bank of India has issued any new guidelines for NPA; and
- (c) if so, the reasons therefor?

ANSWER

To be answered by  
FINANCE MINISTER  
(Smt. Nirmala Sitharaman)

(a): As per inputs received from Reserve Bank of India (RBI), the bank-wise NPA details as on 31.3.2019 (provisional data for the financial year ending March 2019) with respect to global operations of Scheduled Commercial Banks (SCBs) are at Annex.

As per RBI data on global operations, aggregate gross advances of SCBs increased from Rs. 25,03,431 crore as on 31.3.2008 to Rs. 68,75,748 crore as on 31.3.2014. As per RBI inputs, the primary reasons for spurt in stressed assets have been observed to be, *inter-alia*, aggressive lending practices, wilful default/loan frauds/corruption in some cases, and economic slowdown. Asset Quality Review (AQR) initiated in 2015 for clean and fully provisioned bank balance-sheets revealed high incidence of NPAs. As a result of AQR and subsequent transparent recognition by banks, stressed accounts were reclassified as NPAs and expected losses on stressed loans, not provided for earlier under flexibility given to restructured loans, were provided for. Further, all such schemes for restructuring stressed loans were withdrawn. Primarily as a result of transparent recognition of stressed assets as NPAs, gross NPAs of SCBs, as per RBI data on global operations rose from Rs. 3,23,464 crore as on 31.3.2015, to Rs. 10,36,187 crore as on 31.3.2018, and as a result of Government's 4R's strategy of recognition, resolution, recapitalisation and reforms, have since declined by Rs. 86,908 crore to Rs. 9,49,279 crore as on 31.3.2019 (provisional data).

(b) and (c): On 12.2.2018, RBI issued a circular on Resolution of Stressed Assets — Revised Framework. Supreme Court, *vide* its order dated 2.4.2019, held the said circular as *non-est*, necessitating issue of a revised circular for expeditious and effective resolution of stressed assets. Against this background, RBI has issued on 7.6.2019, "Prudential Framework for Resolution of Stressed Assets" for early resolution of stressed assets in a transparent and time-bound manner giving complete discretion to lenders with regard to design and implementation of resolution plans, while providing for disincentives in the form of additional provisioning for delay in implementation of resolution plan or initiation of insolvency proceedings, and making mandatory the signing of an inter-creditor agreement, providing for majority decision-making by all lenders.

\*\*\*

Lok Sabha Unstarred Parliament Question No. 1438, for 1.7.2019

GNPA ratios of Scheduled Commercial Banks, as on 31.3.2019

Bank	Gross NPA to Gross Advances Ratio (%)
Abu Dhabi Commercial Bank PJSC	3.47%
Allahabad Bank	17.55%
American Express Banking Corporation	2.24%
Andhra Bank	16.21%
AU Small Finance Bank Limited	2.04%
Australia and New Zealand Banking Group Limited	4.25%
Axis Bank Limited	5.31%
Bandhan Bank Limited	2.04%
Bank of Bahrain & Kuwait B.S.C.	4.62%
Bank of Baroda	9.61%
Bank of Ceylon	0.13%
Bank of India	15.84%
Bank of Maharashtra	16.40%
Bank of Nova Scotia	2.83%
Barclays Bank PLC	1.89%
BNP Paribas	0.05%
Canara Bank	8.83%
Capital Small	1.30%

FinanceBank Limited	
Catholic SyrianBank Limited	4.87%
CentralBank of India	19.29%
CitibankN.A.	1.37%
CityUnion Bank Limited	2.95%
Cooperatieve Rabobank U.A.	3.06%
Corporation Bank	15.35%
Credit Agricole Corporateand Investment Bank	0.06%
CreditSuisse AG	18.18%
CTBC Bank Co.Limited	0.42%
DBS Bank Limited	3.13%
DCB Bank Limited	1.84%
Dena Bank	21.07%
Deutsche Bank AG	2.91%
Doha Bank QSC	0.92%
Equitas Small FinanceBank Limited	2.53%
FederalBank Limited	2.92%
FirstrandBank Limited	6.79%
HDFCBank Limited	1.35%
Hongkong and Shanghai Banking Corporation Limited	0.89%
ICICIBank Limited	7.38%
IDBI Bank	27.47%

Limited	
IDFC Bank Limited	2.43%
Indian Bank	7.11%
Indian Overseas Bank	21.97%
IndusInd Bank Limited	2.10%
Industrialand Commercial Bank of China	3.81%
Jammuand Kashmir Bank Limited	8.97%
Karnataka Bank Limited	4.41%
Karur Vysya Bank Limited	8.79%
KEB Hana Bank	10.97%
Kotak Mahindra Bank Limited	2.14%
LakshmiVilas Bank Limited	15.30%
Mizuho Bank Limited	0.06%
NainitalBank Limited	13.39%
OrientalBank of Commerce	12.66%
PT Bank Maybank Indonesia TBK	13.85%
Punjaband Sind Bank	11.83%
Punjab NationalBank	15.50%
RBL Bank Limited	1.38%
Sberbank	55.03%
Sbm Bank (Mauritius) Limited	13.22%
ShinhanBank	1.46%
Societe Generale	9.32%
SonaliBank	15.53%
South Indian	4.92%

Bank Limited	
Standard Chartered Bank	9.09%
State Bank of India	7.53%
Suryodaya Small Finance Bank Limited	2.94%
Syndicate Bank	11.37%
Tamilnad Mercantile Bank Limited	4.32%
The Bank of Tokyo-Mitsubishi UFJ Limited	0.58%
The Dhanalakshmi Bank Limited	7.47%
UCO Bank	25.00%
Ujjivan Small Finance Bank Limited	0.92%
Union Bank of India	14.98%
United Bank of India	16.48%
United Overseas Bank Limited	23.96%
Utkarsh Small Finance Bank Limited	1.38%
Vijaya Bank	6.58%
Woori Bank	0.70%
Yes Bank Limited	3.22%

*Source: RBI, Global Operations*