

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
**LOK SABHA**  
**UNSTARRED QUESTION NO-148**  
ANSWERED ON-14.09.2020

**NPAs of PSBs**

148. ADV. DEAN KURIAKOSE:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has any data on the Non-Performing Assets (NPA) of Public Sector Banks (PSBs) in the Country;
- (b) if so, the Bank-wise details including amount involved;
- (c) the category-wise share of NPA from loans granted to Agriculture, Business, Education, Personal, Home loan etc.;
- (d) whether the Government has any data of businessmen including those who migrated to other countries after obtaining loans fraudulently; and
- (e) if so, the number of such cases reported in the country during the last five years?

**ANSWER**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI ANURAG SINGH THAKUR)

(a) to (c): As per data reported by RBI for domestic operations, data on bank-wise and category-wise NPAs of PSBs from loans granted to 'Agriculture and Allied Activities', 'Industry', 'Retail Loans- Education Loans', 'Retail Loans- Housing Loans' and other categories, as on 31.3.2020, are at Annex. RBI has apprised that data on 'Business' and 'Personal loan' categories are not collected and maintained by it.

(d) and (e): Central Bureau of Investigation (CBI) has apprised that 38 persons involved in the cases registered by CBI related to financial irregularities with banks fled the country during 1.1.2015 to 31.12.2019. Action is taken as per law in all such cases. Further, Enforcement Directorate has apprised that under the Prevention of Money Laundering Act, 2002 application for Red Corner Notices were filed against 20 persons, extradition requests were sent in respect of 14 persons to various countries, and applications under Fugitive Economic Offenders Act, 2018 were filed against 11 persons.

Besides aforementioned actions by law enforcement agencies a number of policy measures have been taken for deterring, preventing and taking effective action against businesspersons fraudulently obtaining loans and fleeing the country. These include the enactment of the Fugitive Economic Offenders Act, 2018, which provides for attachment of property of a fugitive economic offender, confiscation of his property, and disentitling him from defending any civil claim. Further, Government has advised PSBs to obtain a certified copy of the passport of the promoters/directors and other authorised signatories of companies availing of loan facilities of more than Rs. 50 crore. Heads of PSBs have been empowered to issue requests for issue of Look-Out Circulars.

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Lok Sabha unstarred question no. 148 for 14.9.2020, regarding "NPAs of PSBs"

## Category-wise details of gross NPAs of Public Sector Banks, as on 31.3.2020

Amounts in crore Rs.

Bank	Agriculture and Allied Activities	Industry	Retail Loans - Education Loans	Retail Loans - Housing Loans	Other Categories Loans
Allahabad Bank	8,196	14,801	321	731	3,798
Andhra Bank	1,879	21,779	63	1,249	3,739
Bank of Baroda	7,602	29,869	145	1,513	21,315
Bank of India	9,044	24,013	349	869	17,263
Bank of Maharashtra	3,726	3,794	74	585	3,973
Canara Bank	6,002	14,329	235	497	11,894
Central Bank of India	5,054	18,601	560	1,102	7,272
Corporation Bank	3,173	10,052	89	705	5,380
Indian Bank	1,084	10,224	569	333	1,354
Indian Overseas Bank	2,462	12,338	419	195	3,270
Oriental Bank of Commerce	2,804	12,608	65	325	5,949
Punjab and Sind Bank	994	3,245	18	355	4,263
Punjab National Bank	13,464	36,798	767	1,795	18,977
Syndicate Bank	3,961	7,811	254	509	9,056
State Bank of India	32,543	74,922	1,329	3,934	34,713
UCO Bank	4,385	7,545	73	1,121	5,152
Union Bank of India	4,781	25,289	252	916	15,626
United Bank of India	174	5,125	44	311	4,281

Source: RBI

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