

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**  
**UNSTARRED QUESTION NO. †1047**

TO BE ANSWERED ON THE 4<sup>th</sup> December,2015/Agrahayana 13,1937 (SAKA)

**PERFORMANCE OF BANKS**

**QUESTION**

**1047.** SHRI RAVINDRA KUMAR PANDEY:

Will the Minister of FINANCE be pleased to state:

- (a) Whether the Government has reviewed the performance of different banks including their financial transactions and the incidents of robbery and theft occur sometimes in the banks;
- (b) if so, the details thereof;
- (c) whether there is any fall in profit of banks and losses to small saving investors due to reduction in Repo Rate by the Reserve Bank of India recently; and
- (d) if so, the reaction of the Government in this regard?

**ANSWER**

The Minister of State in the Ministry of Finance

(SHRI JAYANT SINHA)

(a) to (b) : The Government periodically reviews the financial performance including incidents of robbery /theft etc. The details for the last three years and the current years are at the **Annex** .

(c) & (d) : The present reduction in Repo Rate has not affected the profits of Banks as it has happened in the third quarter of this year and its impact will be accessed after results of third quarter are declared.

Repo Rate has no direct bearing on small saving deposit investors.

**PQ No.1047-Bank-wise data on net profit**

ANNEX

*Source: Off-site returns as reported by banks, domestic operations*

Bank Name	Net Profit- Rs.crore			
	Mar-13	Mar-14	Mar-15	Sep-15
Allahabad Bank	1,157	1,110	604	290
Andhra Bank	1,289	436	638	454
Bank of Baroda	3,536	3,387	2,714	1,105
Bank of India	2,368	2,061	445	-395
Bank of Maharashtra	760	386	451	131
Bharatiya Mahila Bank Ltd.		12	31	15
Canara Bank	2,737	2,311	2,584	936
Central Bank of India	1,015	-1,263	606	316
Corporation Bank	1,435	562	584	393
Dena Bank	810	552	265	54
IDBI Bank Limited	1,690	594	608	50
Indian Bank	1,485	1,117	984	531
Indian Overseas Bank	442	446	-414	-578
Oriental Bank of Commerce	1,328	1,139	497	559
Punjab & Sind Bank	339	301	121	168
Punjab National Bank	4,545	3,080	2,679	1,179
Syndicate Bank	1,919	1,668	1,493	649
UCO Bank	569	1,417	976	375
Union Bank of India	2,070	1,599	1,594	988
United Bank of India	392	-1,213	256	102
Vijaya Bank	586	416	439	258
State Bank of Bikaner & Jaipur	730	732	777	451
State Bank of Hyderabad	1,250	1,020	1,317	627
State Bank of India	11,699	8,605	9,835	5,482
State Bank of Mysore	416	274	409	226
State Bank of Patiala	667	448	362	223
State Bank of Travancore	615	316	4	184
<b>Public Sector Banks</b>	<b>45,850</b>	<b>31,511</b>	<b>30,860</b>	<b>14,774</b>
Catholic Syrian Bank Ltd.	33	27	-53	-41
City Union Bank Ltd.	322	347	395	219
Dhanlaxmi Bank Limited	3	-252	-241	-22
Federal Bank Ltd.	838	839	1,006	303
ING Vysya Bank Ltd.	613	658	506	
Jammu & Kashmir Bank Ltd.	1,055	1,182	509	354
Karnataka Bank Ltd.	348	311	451	212
Karur Vysya Bank Ltd.	550	430	456	277
Lakshmi Vilas Bank Ltd.	92	60	132	85
Nainital Bank Ltd.	51	65	67	27
Ratnakar Bank Ltd.	92	93	207	127

South Indian Bank Ltd.	502	508	307	159
Tamilnad Mercantile Bank Ltd.	440	301	379	184
Axis Bank Ltd.	4,131	5,268	6,067	3,386
Bandhan Bank Ltd.				
DCB Bank Ltd	102	151	191	84
HDFC Bank Ltd.	6,620	8,232	9,968	5,347
ICICI Bank Ltd.	7,148	7,813	9,826	5,034
IndusInd Bank Ltd.	1,061	1,408	1,794	1,085
Kotak Mahindra Bank Ltd.	1,361	1,503	1,866	759
Yes Bank Ltd	1,301	1,618	2,005	1,162
Capital Local Area Bank Ltd	13	11	14	6
Coastal Local Area Bank Ltd	7	6	7	4
Krishna Bhima Samruddhi Local Area Bank Ltd	2	4	4	2
Subhadra Local Area Bank Ltd	2	2	1	0
<b>Private Sector Banks</b>	<b>26,687</b>	<b>30,582</b>	<b>35,864</b>	<b>18,753</b>
AB Bank Ltd	8	7	11	10
Abu Dhabi Commercial Bank Ltd.	18	10	14	9
American Express Banking Corp.	-73	-91	-73	6
Australia and New Zealand Banking Group Limited	4	51	56	14
BNP Paribas	187	195	298	160
Bank Internasional Indonesia		1	0	2
Bank of America, National Association	469	703	594	336
Bank of Bahrain & Kuwait BSC	17	10	17	-2
Bank of Ceylon	14	10	12	15
Bank of Nova Scotia	287	293	164	79
Barclays Bank Plc	-56	382	412	179
CTBC Bank	-13	-19	1	5
Citibank N.A.	2,718	2,893	3,423	1,599
Commonwealth Bank of Australia	-6	-4	-2	-5
Credit Agricole Corporate and Investment Bank	155	96	97	60
Credit Suisse AG	90	70	243	76
DBS Bank Limited	289	2	-275	-48
Deutsche Bank ( Asia )	1,033	729	1,406	639
Doha Bank Qsc			1	0
FIRSTRAND BANK	-59	-77	-64	-36
HSBC Bank Oman S.A.O.G	25	-2	-2	
Hongkong & Shanghai Banking Corporation Ltd.	1,936	1,490	1,629	1,067
Industrial and Commercial Bank of China Limited	16	23	32	36
JP Morgan Chase Bank, National Association	673	813	871	354
JSC VTB Bank	3	3	0	-1
KBC Bank NV	14	27	-11	13
Krung Thai Bank pcl	4	5	7	2
Mashreq Bank PSC	12	14	12	10
Mizuho Corporate Bank,Ltd.	173	201	176	174

National Australia Bank	-9	12	15	7
Rabobank International (Cooperatieve Centrale Raiffeisen-Boerenleenbank B.A.)	12	27	17	13
SBERBANK	-2	-1	14	8
SBM Bank (Mauritius) Ltd.	33	-47	2	7
Shinhan Bank	44	56	80	39
Societe Generale	37	29	40	71
Sonali Bank Ltd	2	1	1	2
Standard Chartered Bank	2,960	1,584	3,051	1,468
Sumitomo Mitsui Banking Corporation	-16	23	100	71
The Bank of Tokyo - Mitsubishi UFJ, Ltd.	268	182	212	91
The Royal Bank of Scotland N.V.	223	355	117	126
UBS AG	87	38	46	31
United Overseas Bank Limited	2	1	21	17
Westpac Banking Corporation	8	22	27	9
Woori Bank	2	12	17	8
<b>Foreign Banks</b>	<b>11,588</b>	<b>10,131</b>	<b>12,810</b>	<b>6,719</b>
<b>All Banks</b>	<b>84,125</b>	<b>72,224</b>	<b>79,534</b>	<b>40,246</b>

#### ANNEX

Fraud cases of Rs 1 lakh and above reported by banks								
Bank Wise	2012-13		2013-14		2014-15		Apr 2015 - Sep 2015	
	No of cases	Amount Rs in crore	No of cases	Amount Rs in crore	No of cases	Amount Rs in crore	No of cases	Amount Rs in crore
Abu Dhabi Commercial Bank Ltd.	0	0.00	1	0.51	1	0.07	0	0.00
Allahabad Bank	125	395.64	95	618.06	47	75.98	9	103.11
American Express Banking Corp.	137	6.65	218	21.22	176	10.08	92	2.24
Andhra Bank	72	123.55	38	214.30	52	511.41	22	66.07
Axis Bank Ltd.	191	60.77	193	473.74	187	337.14	98	20.88
Bank of America, National Association	0	0.00	1	0.11	0	0.00	0	0.00
Bank of Bahrain & Kuwait BSC	1	5.33	0	0.00	0	0.00	0	0.00
Bank of Baroda	114	464.50	204	453.16	303	1186.68	119	107.17

Bank of India	272	522.63	100	226.90	131	92.44	62	27.99
Bank of Maharashtra	23	38.79	33	21.54	50	239.06	23	871.13
Bank of Nova Scotia	1	0.08	0	0.00	0	0.00	0	0.00
Barclays Bank Plc	1	0.01	1	1.24	0	0.00	0	0.00
BNP Paribas	1	0.19	0	0.00	0	0.00	0	0.00
Canara Bank	76	583.36	81	180.30	114	177.29	49	1130.14
Capital Local Area Bank Ltd	0	0.00	0	0.00	2	0.18	0	0.00
Catholic Syrian Bank Ltd.	0	0.00	8	25.82	8	1.79	6	1.22
Central Bank of India	118	136.85	156	823.29	214	2149.72	101	131.63
Citibank N.A.	144	5.42	101	13.07	94	8.49	65	3.68
City Union Bank Ltd.	4	0.08	5	2.27	2	6.44	1	0.04
Corporation Bank	77	142.69	77	278.28	73	1222.09	63	362.37
CTBC Bank	0	0.00	1	4.75	3	111.65	1	20.00
DBS Bank Limited	1	0.03	3	143.56	3	29.12	2	1.44
DCB Bank Ltd	5	1.35	8	0.30	2	0.04	7	4.13
Dena Bank	26	221.93	36	162.81	41	400.16	12	22.75
Deutsche Bank ( Asia )	0	0.00	2	0.14	2	0.15	1	0.02
Dhanlaxmi Bank Limited	6	0.51	15	63.20	7	72.84	1	0.12
EXPORT-IMPORT BANK OF INDIA	1	4.10	1	100.00	3	134.74	0	0.00
Federal Bank Ltd.	33	60.36	37	9.57	44	81.74	18	15.25
HDFC Bank Ltd.	191	20.12	164	15.26	218	17.53	107	30.05
Hongkong & Shanghai Banking Corporation Ltd.	68	6.97	116	80.17	38	25.60	20	85.75
HSBC Bank Oman S.A.O.G	0	0.00	0	0.00	1	0.33	0	0.00
ICICI Bank Ltd.	392	63.59	485	763.06	433	268.85	297	105.76
IDBI Bank Limited	106	85.33	92	625.54	56	557.95	50	98.34
IFCI LTD.	0	0.00	0	0.00	1	75.74	1	57.29
Indian Bank	87	269.78	54	43.49	95	91.04	47	88.76

Indian Overseas Bank	108	500.32	125	484.73	138	574.36	60	480.01
IndusInd Bank Ltd.	24	8.47	27	29.41	14	133.41	9	2.49
ING Vysya Bank Ltd.	8	3.66	14	39.58	35	6.19	0	0.00
Jammu & Kashmir Bank Ltd.	17	4.45	7	6.62	7	902.87	8	1.65
Karnataka Bank Ltd.	25	74.93	21	15.48	22	22.13	8	4.75
Karur Vysya Bank Ltd.	6	0.75	11	1.49	16	123.16	14	59.24
Kotak Mahindra Bank Ltd.	50	3.58	80	115.28	56	58.97	61	38.42
Krishna Bhima Samruddhi Local Area Bank Ltd	0	0.00	0	0.00	1	0.01	0	0.00
Lakshmi Vilas Bank Ltd.	28	12.59	6	70.73	5	54.49	7	5.04
Mashreq Bank PSC	0	0.00	0	0.00	0	0.00	1	0.04
Nainital Bank Ltd.	20	3.28	3	0.80	5	0.55	21	1.88
Oriental Bank of Commerce	62	634.87	92	53.52	127	764.84	82	699.60
Punjab & Sind Bank	34	104.56	29	69.67	30	39.16	7	5.57
Punjab National Bank	234	686.92	239	558.38	180	2309.73	80	226.01
RBL Bank Ltd.	4	0.47	5	15.19	15	9.05	4	2.74
SBM Bank (Mauritius) Ltd.	0	0.00	1	46.31	0	0.00	0	0.00
Shinhan Bank	0	0.00	0	0.00	0	0.00	1	5.83
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	5	3.11	6	6.74	7	11.09	1	7.57
South Indian Bank Ltd.	18	35.97	20	11.51	9	17.07	4	1.28
Standard Chartered Bank	91	16.27	104	480.28	81	87.38	42	1.64
State Bank of Bikaner & Jaipur	45	143.00	43	148.93	41	462.13	26	93.69
State Bank of Hyderabad	35	434.38	27	365.08	31	68.65	15	78.50
State Bank of India	480	547.56	549	906.07	651	1612.69	321	1045.76
State Bank of Mysore	11	3.50	20	92.83	97	90.75	55	4.47

State Bank of Patiala	29	212.93	40	98.85	39	290.30	18	4.67
State Bank of Travancore	26	55.80	33	116.48	34	236.23	11	135.85
Syndicate Bank	135	218.19	102	132.72	208	793.10	97	169.73
Tamilnad Mercantile Bank Ltd.	23	45.70	27	52.30	21	12.63	9	5.54
The Royal Bank of Scotland N.V.	13	0.68	11	0.41	2	0.19	0	0.00
UCO Bank	73	352.65	56	364.24	87	1410.98	22	201.54
Union Bank of India	116	715.94	85	92.09	111	369.83	73	662.69
United Bank of India	201	186.65	125	348.98	128	680.35	47	16.27
Vijaya Bank	34	404.96	59	61.87	35	351.74	7	93.64
Yes Bank Ltd	7	12.04	12	17.36	5	0.58	3	0.16





## Bank Wise - Incidents of Robbery, Theft, Dacoity & Burglary reported by banks

Bank Name	2012-13		2013-14		2014-15		Apr 2015 - Sep 2015	
	No of cases	Amount Rs in lakh	No of cases	Amount Rs in lakh	No of cases	Amount Rs in lakh	No of cases	Amount Rs in lakh
Allahabad Bank	11	24.77	6	79.94	11	35.51	10	54.53
American Express Banking Corp.	0	0.00	0	0.00	2	0.80	0	0.00
Andhra Bank	0	0.00	2	2.35	9	0.00	13	17.72
Axis Bank Ltd.	73	452.58	12	698.20	14	117.68	13	308.63
Bank of America, National Association	0	0.00	0	0.00	0	0.00	1	1.02
Bank of Baroda	24	37.57	46	7.49	82	1095.71	35	52.55
Bank of India	31	68.85	18	24.21	27	10.18	14	13.10
Bank of Maharashtra	7	0.50	5	4.87	26	38.51	20	211.50
Canara Bank	6	95.63	6	142.18	9	107.58	5	150.53
Capital Local Area Bank Ltd	0	0.00	1	4.50	0	0.00	0	0.00
Central Bank of India	19	49.00	20	21.28	11	19.18	8	212.93
Citibank N.A.	7	9.46	4	5.26	2	155.54	0	0.00
City Union Bank Ltd.	0	0.00	0	0.00	1	470.00	0	0.00
Corporation Bank	4	76.97	3	24.49	7	21.45	1	61.00
DCB Bank Ltd	4	0.00	1	0.00	0	0.00	0	0.00
Dena Bank	9	35.42	14	20.41	10	0.00	6	0.01
Dhanlaxmi Bank Limited	2	1.41	0	0.00	0	0.00	4	0.00
Federal Bank Ltd.	1	0.21	4	2.80	0	0.00	0	0.00
HDFC Bank Ltd.	12	172.97	6	20.24	12	360.37	16	87.09
Hongkong & Shanghai Banking Corporation Ltd.	1	7.18	0	0.00	0	0.00	0	0.00
ICICI Bank Ltd.	16	635.60	13	92.38	31	327.56	18	150.10
IDBI Bank Limited	1	0.00	3	367.65	2	0.00	0	0.00
Indian Bank	5	0.00	10	44.99	6	27.00	5	113.55
Indian Overseas Bank	30	12.50	20	12.88	33	1.13	12	6.21
IndusInd Bank Ltd.	4	31.02	3	0.74	2	6.61	2	11.62
Jammu & Kashmir Bank Ltd.	9	5.89	13	52.61	6	13.21	3	11.04
Karnataka Bank Ltd.	0	0.00	1	0.00	6	302.53	4	0.15

Kotak Mahindra Bank Ltd.	0	0.00	2	1.20	2	0.00	2	88.20
Lakshmi Vilas Bank Ltd.	0	0.00	0	0.00	1	0.00	0	0.00
Nainital Bank Ltd.	1	0.00	2	0.00	2	0.00	2	0.15
Oriental Bank of Commerce	14	0.00	28	32.75	36	2.66	13	4.18
Punjab & Sind Bank	14	0.00	17	5.03	29	8.45	14	18.97
Punjab National Bank	16	1392.13	36	515.74	27	257.28	13	106.50
RBL Bank Ltd.	1	0.00	1	0.00	0	0.00	0	0.00
South Indian Bank Ltd.	12	10.00	14	0.00	8	0.10	2	0.00
Standard Chartered Bank	8	62.09	1	1.21	0	0.00	1	12.84
State Bank of Bikaner & Jaipur	20	12.42	27	53.90	34	150.04	31	51.56
State Bank of Hyderabad	2	0.00	2	60.01	0	0.00	1	145.33
State Bank of India	110	651.36	119	589.18	131	854.06	64	307.16
State Bank of Mysore	6	2.95	8	13.31	8	313.42	7	66.56
State Bank of Patiala	36	71.98	42	173.53	28	40.35	18	26.61
State Bank of Travancore	2	20.00	10	0.44	8	1.79	10	0.00
Syndicate Bank	25	16.87	29	18.61	31	74.22	15	2.33
Tamilnad Mercantile Bank Ltd.	0	0.00	2	13.02	2	15.00	0	0.00
UCO Bank	6	72.83	11	208.92	7	53.06	4	24.88
Union Bank of India	13	40.38	12	15.00	14	152.88	5	1.98
United Bank of India	5	72.44	8	103.31	5	59.57	3	26.25
Vijaya Bank	5	0.00	5	0.00	11	78.59	5	4.98
Yes Bank Ltd	1	0.30	0	0.00	0	0.00	0	0.00