

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA

UNSTARRED QUESTION NO. †969

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

LOSSES INCURRED BY BANKS

QUESTION

969. SHRI RAJU SHETTY:

Will the Minister of FINANCE be pleased to state:

- (a) whether losses of Cooperative, Public and Private Sector Banks have increased during the last three years and the current year;
- (b) if so, the details thereof, State, bank and year-wise;
- (c) whether some of the banks have failed to return the investors money during the said period;
- (d) If so, the details thereof, Bank and State-wise; and
- (e) The remedial steps taken/being taken by the Government to protect the interest of customers in this regard?

ANSWER

The Minister of State in the Ministry of Finance
(SHRI JAYANT SINHA)

(a) & (b): Bank-wise data for Public Sector, Private Sector, foreign and state/district cooperative banks on net profit for last three years are given in **Annex-I**. It is observed that during the last two financial years ended Mar-14 and Mar-15, net profit has decreased for PSBs. The losses of all loss making State Cooperative Banks (StCBs) put together increased during 2013-14, but decreased during the year 2014-15 while overall net loss for all District Central Cooperative Banks(DCCBs) put together increased during 2014-15 vis-à-vis 2013-14.

(c) & (d): 23 Unlicensed Central Cooperative Banks (CCBs) in 4 States have been facing severe liquidity issues and were finding it difficult to honour depositors' claims. Complaints were received against Basti DCCB and Sultanpur DCCB in Uttar Pradesh regarding non-honouring of depositors' claims. A statement containing the names of 23 unlicensed CCBs is enclosed as **Annex- II**.

Gajanan Nagarik Sahakari Bank has reported non-payment of deposit by Beed DCCB in Maharashtra. Beed DCCB has since reported having paid part amount and the balance is being repaid in instalments.

(e): With a view to protect the interests of depositors in the area of operation of these 23 unlicensed DCCBs, Gol had announced a Special Revival Package for the 23 unlicensed DCCBs operating in 4 States (16 in UP, 3 in Maharashtra, 3 in J&K and one in West Bengal) amounting to Rs.2,375.42 crore, in November 2014. As per scheme, recapitalization assistance was released between March and August 2015 by Gol and State Govt to 20 DCCBs in 3 States viz., UP, Maharashtra and West Bengal.

The State Govt of J&K, DFS, Gol and NABARD have signed a MoU on 04 November 2015 for revival of 3 DCCBs in J&K.

PQ No.969-Bank-wise data on net profit

Source: Off-site returns as reported by banks, domestic operations
Sep-15 data provisional

Bank Name	Net Profit- Rs.crore		
	Mar-13	Mar-14	Mar-15
Allahabad Bank	1,157	1,110	604
Andhra Bank	1,289	436	638
Bank of Baroda	3,536	3,387	2,714
Bank of India	2,368	2,061	445
Bank of Maharashtra	760	386	451
Bharatiya Mahila Bank Ltd.		12	31
Canara Bank	2,737	2,311	2,584
Central Bank of India	1,015	-1,263	606
Corporation Bank	1,435	562	584
Dena Bank	810	552	265
IDBI Bank Limited	1,690	594	608
Indian Bank	1,485	1,117	984
Indian Overseas Bank	442	446	-414
Oriental Bank of Commerce	1,328	1,139	497
Punjab & Sind Bank	339	301	121
Punjab National Bank	4,545	3,080	2,679
Syndicate Bank	1,919	1,668	1,493
UCO Bank	569	1,417	976
Union Bank of India	2,070	1,599	1,594
United Bank of India	392	-1,213	256
Vijaya Bank	586	416	439
State Bank of Bikaner & Jaipur	730	732	777
State Bank of Hyderabad	1,250	1,020	1,317
State Bank of India	11,699	8,605	9,835
State Bank of Mysore	416	274	409
State Bank of Patiala	667	448	362
State Bank of Travancore	615	316	4
Public Sector Banks	45,850	31,511	30,860
Catholic Syrian Bank Ltd.	33	27	-53
City Union Bank Ltd.	322	347	395
Dhanlaxmi Bank Limited	3	-252	-241
Federal Bank Ltd.	838	839	1,006
ING Vysya Bank Ltd.	613	658	506
Jammu & Kashmir Bank Ltd.	1,055	1,182	509
Karnataka Bank Ltd.	348	311	451
Karur Vysya Bank Ltd.	550	430	456
Lakshmi Vilas Bank Ltd.	92	60	132
Nainital Bank Ltd.	51	65	67
Ratnakar Bank Ltd.	92	93	207
South Indian Bank Ltd.	502	508	307

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

SBM Bank (Mauritius) Ltd.	33	-47	2
Shinhan Bank	44	56	80
Societe Generale	37	29	40
Sonali Bank Ltd	2	1	1
Standard Chartered Bank	2,960	1,584	3,051
Sumitomo Mitsui Banking Corporation	-16	23	100
The Bank of Tokyo - Mitsubishi UFJ, Ltd.	268	182	212
The Royal Bank of Scotland N.V.	223	355	117
UBS AG	87	38	46
United Overseas Bank Limited	2	1	21
Westpac Banking Corporation	8	22	27
Woori Bank	2	12	17
Foreign Banks	11,588	10,131	12,810
All Banks	84,125	72,224	79,534

ANNEXURE -- I
Details of Profit & loss of StCBs

` lakh

Sr.No.	Bank Name	2012-13		2013-14		2014-15*	
		Profit	Loss	Profit	Loss	Profit	Loss
1	Andaman & Nicobar	289.45		293.56		444.23	
2	Andhra Pradesh	7388.98	0.00	8955.72		7747.26	
3	Arunachal Pradesh	544.84	0.00		56.74		
4	Assam	1985.46		895.49		774.59	
5	Bihar	5950.25		2412.04		3939.65	
6	Chandigarh	316.04	0.00	413.36		503.48	
7	Chhattisgarh	2408.84	0.00	2716.57		1986.06	
8	Delhi	2781.05		804.00		784.21	
9	Goa	4243.12			1135.75		812.86
10	Gujarat	6635.51		1392.84		4461.06	
11	Haryana	3021.12		2197.92		1622.59	
12	Himachal Pradesh	5046.19		4068.16		5985.46	
13	Jammu & Kashmir	4.34	0.00	149.36		252.86	
14	Jharkhand		51.92		233.45		448.65
15	Karnataka	3100.00	0.00	3450.00		3030.00	
16	Kerala	5315.85			6358.40		
17	Madhya Pradesh	3903.70	0.00	6559.27		7408.96	
18	Maharashtra	39117.46		40051.42		41059.43	
19	Manipur		151.39		507.14		
20	Meghalaya	1451.51	0.00	1934.18		948.69	
21	Mizoram	298.82	0.00	382.14		389.02	
22	Nagaland	104.92		205.59		0.00	
23	Orissa	1264.33		1405.28		1560.99	
24	Pondicherry		228.43	254.84			588.73
25	Punjab	1891.47	0.00	1728.76		2127.63	

26	Rajasthan	2353.33		1512.70		2632.17	
27	Sikkim	285.26		259.54		349.49	
28	Tamil Nadu	4323.79	0.00	3221.51		4138.10	
29	Tripura	2266.37		2608.91		2803.03	
30	Uttar Pradesh	3236.44	0.00	4023.55		4035.15	
31	Uttarakhand	443.96	0.00	713.78		915.50	
32	West Bengal	1003.64			1063.67	6112.94	
	TOTAL	110976.04	431.74	92610.49	9355.15	106012.55	1850.24

Data of 29 StCBs available for the year 2014-15
(provisional)

Annexure-I

State-wise details of Profit and loss of DCCBs

` lakh

Sr.no	State	2012-13		2013-14		2014-15*	
		Profit	Loss	Profit	Loss	Profit	Loss
1	Andhra Pradesh	8850.91		6933.84			8749.08
2	Bihar	2758.62	360.90		4085.46		2484.48
3	Chhattisgarh	2436.95		9628.55		3345.24	
4	Gujarat	8582.04	282.52	10042.39		8133.42	
5	Haryana	927.03	1785.03	747.23			3264.92
6	Himachal Pradesh	3470.74		2300.63		4966.98	
7	Jammu & Kashmir	750.90	88.81	469.27		79.18	
8	Jharkhand	1476.97		566.24			5247.61
9	Karnataka	11095.31	454.41	10062.74		7573.07	
10	kerala	5521.63	2778.60	11144.91		14663.14	
11	Madhya Pradesh	17502.79		19276.65		7843.75	
12	Maharashtra	49982.79	8835.11	27776.93		28126.78	
13	Odisha	4160.76	146.22	7371.34		2036.68	
14	Punjab	3739.58		3805.33		2181.30	
15	Rajasthan	7546.37			194.19	1140.02	
16	Tamil Nadu	24780.53		26065.22		18738.62	
17	Uttar Pradesh	8132.48	16824.23		2960.82		12565.78
18	Uttarakhand	5126.56		4661.16		1218.75	
19	West Bengal	3595.55	2046.41	4139.94		4542.77	
20	Telangana*					2805.31	
	Total	170438.51	33602.24	144992.37	7240.47	104589.70	32311.87

* Telangana State got bifurcated from Andhra Pradesh

Data of 351 banks only available for the year 2014-15 (provisional)

**State-wise list of unlicensed District Central
Cooperative Banks (DCCBs)**

State	No. of unlicensed banks	Name of the unlicensed DCCB
Jammu & Kashmir	3	Anantnag
		Baramulla
		Jammu
Maharashtra	3	Buldana
		Nagpur
		Wardha
Uttar Pradesh	16	Allahabad
		Azamgarh
		Bahraich
		Ballia
		Basti
		Deoria Kasia
		Faizabad
		Fatehpur
		Ghazipur
		Gorakhpur
		Hardoi
		Jaunpur
		Siddarthnagar
Sitapur		
Sultanpur		

		Varanasi
West Bengal	1	Birbhum
Grand Total	23	