

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 1135

TO BE ANSWERED ON THE 22th July, 2016/ Ashadha 31, 1938 (SAKA)

Bank Loans

QUESTION

1135. SHRI SHIV KUMAR UDASI:

Will the Minister of FINANCE be pleased to state:

- (a) the amount of loans provided by the Public Sector Banks (PSBs) to individuals, industries, corporate houses during each of the last three years and the current year, bank-wise;
- (b) the details of outstanding loans/Non Performing Assets (NPAs) during each of the last three years and the current year; and
- (c) the progress of the recovery of such loans during the said period and the measures taken/proposed to be taken to reduce the NPAs of banks?

ANSWER

The Minister of State in the Ministry of Finance
(SHRI SANTOSH KUMAR GANGWAR)

(a) to (c): The bank wise amount of loans provided by the Public Sector Banks (PSBs) to individuals, industries, corporate houses during the last three years are at Annexed – I, II & III. The details of outstanding loans/ Non-Performing Assets (NPAs) and Recovery during the last three years and current year is Annexed – IV.

The Government has taken specific measures to address issues in sectors such as Infrastructure (Power, Roads etc.), Steel and Textiles where incidence of NPAs is high. The government has also approved establishment of six (6) new Debt Recovery Tribunals (DRTs), to speed up the recovery of bad loans of the banking sector, in addition to existing thirty three. RBI has also undertaken steps which include (i) Formations of Joint Lenders' Forum (JLF) for revitalizing stressed assets in the system, (ii) Flexible Structuring for long term project loans to Infrastructure and Core Industries, and (iii) Strategic Debt Restructuring (SDR) scheme. (iv) Scheme for Sustainable Structuring of Stressed Assets. The Government has recently issued advisory to banks to take action against guarantors in event of default by borrower under relevant section of SARFAESI Act, Indian Contract Act & RDDDB&FI Act, since in the event of default; the liability of the guarantor is co-extensive with the borrower.

Lok Sabha Unstarred Question No. 2108 for 22.07.2016.

Annex - I

TABLE 1: CREDIT TO INDIVIDUALS BY PUBLIC SECTOR BANKS

As on 31st March of the year

Amount in rupees thousands

Bank	Amount Outstanding			
	2012	2013	2014	2015
STATE BANK OF INDIA	1940629730	3201674711	3526572636	3869063034
STATE BANK OF BIKANER AND JAIPUR	94833823	188771624	205958138	238925640
STATE BANK OF HYDERABAD	170402117	301651465	348866901	403319289
STATE BANK OF MYSORE	132278547	130130124	154107248	180641517
STATE BANK OF PATIALA	127465561	171908484	239302831	263286173
STATE BANK OF TRAVANCORE	175091308	314741952	302675355	303089987
BANK OF BARODA	323097637	493847422	580442427	685790422
ALLAHABAD BANK	150946037	316170853	339705612	335959722
BANK OF INDIA	294189099	497025129	640328554	742663051
BANK OF MAHARASHTRA	133402571	220679479	245488099	313490883
CANARA BANK	1874579176	2217244432	2030348353	881740611
DENA BANK	80599079	120669101	144267869	164476853
INDIAN BANK	223920939	438886982	413012853	487111069
INDIAN OVERSEAS BANK	271430248	502143092	550307485	568398516
CENTRAL BANK OF INDIA	228212791	367467076	485732102	579784223
UNION BANK OF INDIA	222013718	366551828	454506203	562709332
PUNJAB NATIONAL BANK	448144210	709413267	975900356	1079735968
UNITED BANK OF INDIA	100808956	155900488	164491419	172761111
UCO BANK	451825521	549665786	514587797	509601060
BHARTIYA MAHILA BANK				307613
SYNDICATE BANK	258703801	437803309	486321975	565974185
ANDHRA BANK	137275157	258622897	321371765	339017517
CORPORATION BANK	133708746	233343634	304583067	362331262
ORIENTAL BANK OF COMMERCE	186677886	1194477292	295729158	327396796
PUNJAB AND SIND BANK	65782738	90713507	155287982	131842989
VIJAYA BANK	112210063	133326585	153780396	217329125
I.D.B.I. LTD.	287243997	294066529	330641920	430599160
TOTAL	8625473456	13906897048	14364318501	14717347108

Source: Reserve Bank of India

Notes:

1. The amount in the year 2012 corresponds to accounts with credit limit more than 2 lakhs.
2. The amount in the years 2013-2015 corresponds to all credit accounts irrespective of credit limit.

TABLE 2: CREDIT TO INDUSTRIAL SECTOR BY PUBLIC SECTOR BANKS

As on 31st March of the year

Amount in rupees thousands

Bank	Amount Outstanding			
	2012	2013	2014	2015
STATE BANK OF INDIA	3547457308	4410900618	5088157463	5357465518
STATE BANK OF BIKANER AND JAIPUR	225038746	272957880	405830016	315502904
STATE BANK OF HYDERABAD	389355853	457685632	465731265	498203095
STATE BANK OF MYSORE	198107712	222341014	251165599	256417581
STATE BANK OF PATIALA	342013536	429451924	405924462	410629535
STATE BANK OF TRAVANCORE	194675452	245785641	272141037	262448849
BANK OF BARODA	829256952	934464258	1123236021	1211822703
ALLAHABAD BANK	579221624	647153189	695481152	729229165
BANK OF INDIA	805270706	922019100	1105003498	1221713199
BANK OF MAHARASHTRA	208350588	346579704	419964799	467575689
CANARA BANK	1143507277	1148260366	1307773513	1411497071
DENA BANK	238603791	280175466	331055154	354238765
INDIAN BANK	341097011	387312660	452020400	435172513
INDIAN OVERSEAS BANK	598176688	671716760	721853655	737683091
CENTRAL BANK OF INDIA	686163117	842304408	850199640	876493298
UNION BANK OF INDIA	672497306	746800634	850305233	917605786
PUNJAB NATIONAL BANK	1154694604	1235643367	1421302769	1617355710
UNITED BANK OF INDIA	285340420	299788586	323894226	326726735
UCO BANK	525074853	563016731	536715653	514851767
BHARTIYA MAHILA BANK				666242
SYNDICATE BANK	87374072	53390546	491466335	618350240
ANDHRA BANK	418256713	490966752	509230118	581825818
CORPORATION BANK	489652896	583302329	607215927	597861275
ORIENTAL BANK OF COMMERCE	583855850	577752733	619800280	642579371
PUNJAB AND SIND BANK	194677216	245598081	260633255	259957939
VIJAYA BANK	141191339	374679937	419283553	442816904
I.D.B.I. LTD.	923709315	1037712204	1034378043	1036547117
TOTAL	15802620945	18427760520	20969763066	22103237880

Source: Reserve Bank of India.

TABLE 3: CREDIT TO PRIVATE CORPORATE SECTOR BY PUBLIC SECTOR BANKS

As on 31st March of the year

Amount in rupees thousands

Bank	Amount Outstanding			
	2012	2013	2014	2015
STATE BANK OF INDIA	1555394069	1849668125	2037807924	1956828043
STATE BANK OF BIKANER AND JAIPUR	244630592	266716656	331636572	352012102
STATE BANK OF HYDERABAD	156323839	176402025	174680407	198856441
STATE BANK OF MYSORE	216307074	57599642	62744515	72606795
STATE BANK OF PATIALA	335798866	410749373	383208996	347857357
STATE BANK OF TRAVANCORE	245034745	116425238	318516908	305825465
BANK OF BARODA	1032403450	1178325571	1480689980	1626023609
ALLAHABAD BANK	251385507	514964354	360156605	744360777
BANK OF INDIA	481014264	911724900	1250478588	1342985179
BANK OF MAHARASHTRA	190903601	110291174	163083927	198189522
CANARA BANK			423613912	1353738471
DENA BANK	286006665	337937022	391332556	405913433
INDIAN BANK	160458080	164141580	198960139	215872295
INDIAN OVERSEAS BANK	455478916	529447252	605326709	562269040
CENTRAL BANK OF INDIA	835981226	984243641	959008535	950506759
UNION BANK OF INDIA	957088713	1069497151	1099677415	1273836285
PUNJAB NATIONAL BANK	1481834093	1522531245	1591801364	1720406149
UNITED BANK OF INDIA	275283482	284297395	294044221	290510402
UCO BANK	408030029	494863712	708332930	684448093
BHARTIYA MAHILA BANK				1603285
SYNDICATE BANK	390577789	480224295	572366794	739797224
ANDHRA BANK	193932051	253876515	266851249	313743070
CORPORATION BANK	638396168	720198462	788774549	805338473
ORIENTAL BANK OF COMMERCE	294528844	89665	293686962	306044060
PUNJAB AND SIND BANK	229058411	240155117	239330904	285588908
VIJAYA BANK	208531276	93014541	217624312	337967192
I.D.B.I. LTD.	991101051	979088901	1172089785	1170912799
TOTAL	12515482801	13746473552	16385826758	18564041228

Source: Reserve Bank of India.

Notes:

1. The amount in the year 2012 corresponds to accounts with credit limit more than 2 lakhs.
2. The amount in the years 2013-2015 corresponds to all credit accounts irrespective of credit limit
3. Private corporate sector includes Private Financial Corporations and Private Non-Financial Corporations.

Annex-IV

GROSS NPAs AND RECOVERY OF PUBLIC AND PRIVATE SECTOR BANKS DURING THE LAST THREE YEARS AND CURRENT YEAR (Rs. In Crore)									
SR. NO.	BANKS	GROSS NPAs				RECOVERY			
		Mar-13	Mar-14	Mar-15	Mar-16	Mar-13	Mar-14	Mar-15	Mar-16
1	Allahabad Bank	4,962	7,961	8,274	12,780	490	967	827	2,465
2	Andhra Bank	3,714	5,858	6,877	10,647	343	324	1,019	729
3	Bank of Baroda	6,551	9,894	13,921	33,730	626	1,292	1,508	1,481
4	Bank of India	7,152	10,274	20,245	40,369	1,245	3,003	3,145	3,555
5	Bank of Maharashtra	1,138	2,860	6,402	11,024	199	365	430	645
6	Bharatiya Mahila Bank Ltd.		0	0	1		0	0	0
7	Canara Bank	5,786	7,371	12,490	23,349	1,204	2,689	1,896	1,279
8	Central Bank of India	8,456	11,500	11,873	21,921	1,130	1,764	2,483	3,087
9	Corporation Bank	2,048	4,737	7,107	13,404	124	228	318	477
10	Dena Bank	1,452	2,616	4,393	8,311	227	416	595	728
11	IDBI Bank Limited	6,450	9,949	12,654	25,718	251	766	1,159	875
12	Indian Bank	3,255	4,284	5,366	8,272	346	1,079	1,122	526
13	Indian Overseas Bank	5,621	7,838	13,153	25,156	630	2,022	1,557	1,806
14	Oriental Bank of Commerce	4,184	5,618	7,666	14,678	754	913	1,010	1,149
15	Punjab & Sind Bank	1,537	2,554	3,082	4,205	117	211	190	217
16	Punjab National Bank	13,255	18,611	25,318	50,043	1,942	2,020	2,259	6,009
17	Syndicate Bank	2,816	4,264	5,904	11,542	730	805	1,055	1,260
18	UCO Bank	6,905	6,275	9,782	19,453	828	2,015	1,629	0
19	Union Bank of India	6,143	9,142	12,672	21,780	1,247	765	1,130	844
20	United Bank of India	2,964	7,118	6,553	8,528	375	1,084	1,237	1,095
21	Vijaya Bank	1,533	1,986	2,443	5,983	336	436	646	288
22	State Bank of Bikaner & Jaipur	2,119	2,733	2,945	3,603	246	472	575	756
23	State Bank of Hyderabad	3,186	5,824	4,985	6,591	567	543	1,981	2,503
24	State Bank of India	48,378	57,819	54,107	82,910	4,766	7,738	9,235	4,392
25	State Bank of Mysore	2,081	2,819	2,136	2,851	241	555	1,014	490
26	State Bank of Patiala	2,453	3,758	4,360	6,767	385	568	1,411	1,405
27	State Bank of Travancore	1,750	3,077	2,357	3,200	484	657	1,804	1,474
	PUBLIC SECTOR BANKS	1,55,890	2,16,739	2,67,065	4,76,816	19,832	33,698	41,236	39,534
Source: Reserve Bank of India.									
