

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

STARRED QUESTION NO:543
ANSWERED ON:03.05.2002
NPAs OF BANKS AND FINANCIAL INSTITUTIONS
RAMDAS ATHAWALE

Will the Minister of FINANCE be pleased to state:

- (a) the total Non-Performing Assets of each public sector banks and financial institutions as on 31st March, 2002;
- (b) the total amount of NPA recovered and written off by these banks and financial institutions during the last three years;
- (c) the number of customers, whose NPAs exceeding one crore, where written-off during the above period;
- (d) whether the Government have reviewed the performance of banks in respect of recovery of NPAs; and
- (e) if so, the details thereof?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL)

(a): The quantum of gross Non-Performing Assets (NPAs) of each of the Public Sector Banks and Development Financial Institutions (DFI) viz. IDBI, IFCI Ltd., ICICI Ltd. and IIBI Ltd. as on 31.03.2001, is given in the Annexure. The audited balance sheets of public sector banks and Development Financial Institutions as on 31.03.2002, are yet to be finalized.

(b): The recoveries against NPAs including cash recovery/upgradation/write-offs made by the public sector banks and DFIs, during the years ended 31.03.1999, 31.03.2000 and 31.03.2001 are given below:-

(Rs. in crores)

Year ended 31st March Public Sector Banks DFIs

1999	8806	2037
2000	10369	2564
2001	13629	2667

(c): The number of customers whose NPA accounts of more than Rs.1.00 crore were written off by the public sector banks and DFIs during the year ended 31.03.1999, 31.03.2000 and 31.03.2001 are given below:-

Year ended 31st March Public Sector Banks DFIs

1999	284	120
2000	231	240
2001	505	290

(d) & (e): The performance of public sector banks and financial institutions in respect of recovery of NPAs is reviewed by Government and Reserve Bank of India on a continuing basis. The last review was made in a meeting with Chief Executives of Public Sector Banks on 12th November, 2001. The issue of Non-Performing Assets (NPAs) alongwith the need for taking stringent action against wilful defaulters sharing of information on defaulters by banks and financial institutions, publishing of names of suit-filed borrowers, making the Debt Recovery Tribunal (DRTs) more effective, follow-up of recovery of high value NPAs, setting up of asset reconstruction company, one time settlement scheme for NPAs with credit limits upto Rs.25,000/- and increased use of Lok Adalats for recovery of NPAs was discussed.

Annexure

Gross NPAs of the Public Sector Banks and Development Financial Institutions as on 31.03.2001

(Rs. in crores)

Sl.No. Name of the public sector bank and DFI Gross NPAs as on 31.03.2001

1	State Bank of India	15875
2	State Bank of Bikaner and Jaipur	715
3	State Bank of Hyderabad	1075
4	State Bank of Indore	325
5	State Bank of Mysore	581
6	State Bank of Patiala	695
7	State Bank of Saurashtra	569
8	State Bank of Travancore	758
9	Allahabad Bank	1821
10	Andhra Bank	470
11	Bank of Baroda	4186
12	Bank of India	3434
13	Bank of Maharashtra	877
14	Canara Bank	2243
15	Central Bank of India	3253
16	Corporation Bank	485
17	Dena Bank	1928
18	Indian Bank	2359
19	Indian Overseas Bank	1631
20	Oriental Bank of Commerce	586
21	Punjab and Sind Bank	1026
22	Punjab National Bank	3460
23	Syndicate Bank	1075
24	UCO Bank	1284
25	Union Bank of India	2056
26	United Bank of India	1411
27	Vijaya Bank	595

Total 54773

Development Financial Institution

1	IDBI	10880
2	ICICI	5988
3	IFCI Ltd.	6077
4	IIBI Ltd.	1021

Total 23966