

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:1619

ANSWERED ON:02.12.2005

NON PERFORMING ASSETS

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**Will the Minister of FINANCE be pleased to state:**

(a) the Gross Non-Performing Assets (NPA) and Net NPA in each of the public sector banks, private sector banks and foreign banks in India as on March 31, 2005 and March 31,2004 ;

(b) the amount written off as bad debts in these banks for the year ended March 31, 2005 and March 31, 2004 ;

(c) the amount of provisions from profits towards NPAs in these banks for the last two years; and

(d) the efforts made by the banks to recover these amount alongwith interest ?

**Answer**

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANMANICKAM)

(a):The details of Gross and Net non-performing assets of public, private and foreign banks for the year ending 31st March 2004 and 31st March 2005 are as under: -

(Rs. in crores)

Banks	2004	2005							
	Gross	Net	Gross	Net					
Public Sector Banks	51538	(7.8)	18,860	(3.0)	47325	(5.7)	16,642	(2.1)	

Old Private Sector banks 4393 (7.6), 2,140 (3.8), 4206 (6.05) 1,859 (2.79)

New Private Sector Banks 5961 (5.0), 2,717 (2.4), 4,576 (3.6), 2292 (1.90)

Foreign banks 2,894 (4.6), 900 (1.5), 2,192 (2.8), 648 (0.90)

figures in brackets are percentage of gross/net NPAs to gross/net advances

(b)&(c) : The details of amount written off as bad debts and amount of provisions made by public, private and foreign banks for the year ending 31.3.2004 & 31.03.2005 are as under:-

(Rs. in crores)

Banks	Compromise/written off	Provisions for NPAs		
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2004 2005 2004 2005

Public Sector Banks- 11,308 8,102 29,649 29,395  
Private Sector banks-1,811 2,146 4,500 4,392  
Foreign banks 371 628 1,585 1,376

(d) Government of India and Reserve Bank of India have stipulated certain steps for recovery of loans, which, inter-alia, include evolving and implementing a recovery policy by banks, filing of suits in civil courts/DRTs, issue of notices under SARFAESI Act, 2002, compromise settlement and monitoring and follow up of NPAs at various levels. The public sector banks have been advised to take effective measures for expeditious recovery of dues from the borrowers in NPA accounts.