

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:325  
ANSWERED ON:06.12.2013  
A N STATE COOPERATIVE BANK  
Ray Shri Bishnu Pada

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

- (a) the details of Non Performing Assets(NPAs) of Andaman and Nicobar (A&N) State Cooperative Bank Limited during the last three years and the current year;
- (b) the details of debt amount of A&N State Cooperative Bank Limited written off during the last three years and the current year; and
- (c) the steps taken/proposed to be taken by the Government for expeditious recovery of loans and reduce the NPAs of the said bank?

**Answer**

The Minister of State in the Ministry of Finance (Shri Namo Narain Meena)

(a) As reported by National Bank for Agriculture and Rural Development(NABARD), the Non Performing Assets (NPAs) of Andaman and Nicobar (A&N) State Cooperative Bank Limited during the last three years are as under :

(Rs. In lakh)			
Year	Amount of NPA under Loan & Advances		% of NPA to Loans & Advances
2010-11	1654.59		9.6
2011-12	4327.85		19.4
2012-13	4768.8		16.8

(Source : NABARD)

The details of NPAs during the current year i.e. 2013-14 are not available with NABARD as the same are reported only after finalisation of the balance sheet on completion of the financial year.

(b) : NABARD has reported that no loan amount has been written off by Andaman and Nicobar (A&N) State Cooperative Bank Limited during the last three years, i.e. 2010-11, 2011-12 & 2012-13. The details of written off NPAs by the said bank during the current year are not available with NABARD.

(c) : The recovery of loans extended by State Cooperative Banks falls under the jurisdiction of concerned State Governments.