

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:4528  
ANSWERED ON:21.02.2014  
FINANCIAL HEALTH OF BANKS  
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**Will the Minister of FINANCE be pleased to state:**

- (a) whether the Public Sector Banks (PSBs) in the country are reportedly incurring losses in the recent past;
- (b) if so, the details of profit earned / losses incurred during the last three years and the current year, bank-wise along with reasons for such losses; and
- (c) the remedial measures taken / being taken by the Government / Reserve Bank of India (RBI) in this regard?

**Answer**

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

(a)& (b): The bank-wise details of net profit of Public Sector Banks (PSBs) for the financial year 2010-11, 2011-12, 2012-13 and September, 2013 is at Annex. It may be observed that no bank has incurred losses during the last three years except Central Bank and United Bank which have incurred losses during the current year (as on 30.09.2013).

(c) Being the regulator, Reserve Bank of India (RBI) conducts Annual Financial Inspection of banks every year and actionable observations are flagged to the banks for time bound compliance. RBI also recommends to banks a Monitorable Action Plan for time bound compliance. RBI reflects the relative deterioration in financial parameters of the banks in the supervisory ratings.