

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:1878  
ANSWERED ON:31.07.2015  
Early Warning System to Detect NPAs  
Venugopal Dr. Ponnusamy

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

- (a) whether the State bank of India (SBI) is in the process of introducing a system of Early Warning Signals to detect Non-Performing Assets (NPA) and take corrective measures;
- (b) if so, the details thereof;
- (c) whether the State Bank of India has tied up with BPOs for proactively making calls to stressed accounts in retail segment and real estate; and;
- (d) if so, the details thereof?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(SHRI JAYANT SINHA)

- (a) & (b): State Bank of India (SBI) is in the process of putting in place a system of early warning signals to monitor performing of standard assets showing early signs of stress. Early Warning System (EWS) is a solution to identify borrowers in the bank's portfolio showing early signs of stress and enable timely corrective action planning. Each account is monitored across a set of automated triggers to identify the riskiness of the account.
- (c) & (d): Yes, Madam. SBI has tied up with BPOs .for making pro-active calls to stressed accounts in retail and real estate segment of Business Process Re-engineering (BPR) centre branches.

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