

Statement
Details of the Gross Non-Performing Assets of Nationalised Banks, IDBI, IFCI, ICICI for the Years 1995-96, 1996-97 and 1997-98
(Rs. in crores)

Name of the Bank	1995-96		1996-97		1997-98	
	Gross NPA	% of NPAs to total advances	Gross NPA	% of NPAs to total advances	Gross NPA	% of NPAs to total advances
Allahabad Bank	1255.00	23.98	1302.89	23.93	1458.93	23.18
Andhra Bank	332.20	11.61	365.68	11.81	341.30	9.86
Bank of Baroda	2840.09	16.16	3116.00	17.15	3129.28	14.63
Bank of India	2434.00	14.49	2275.00	11.78	2669.00	11.55
Bank of Maharashtra	694.26	21.87	749.43	20.67	709.09	17.39
Canara Bank	2647.32	17.93	3323.72	20.26	3580.81	18.69
Central Bank of India	2420.00	23.91	2520.00	25.00	2414.53	20.47
Corporation Bank	251.83	9.67	316.78	9.92	341.86	7.60
Dena Bank	541.00	14.70	674.21	15.10	774.79	13.73
Indian Bank	3140.00	34.15	3303.00	39.12	3428.39	38.96
Indian Overseas Bank	2020.00	22.59	1317.00	15.80	1255.00	13.38
Oriental Bank of Commerce	271.30	5.68	367.56	7.36	397.23	6.16
Punjab & Sind Bank	957.53	27.70	1089.70	30.71	1038.90	26.79

monitoring of projects through quarterly review of Externally Aided Projects by the Department of Economic Affairs with the States/Central Ministries, setting up of a Project Management Unit in the Department of Economic Affairs, strengthening Project Management Units/Project Monitoring Cells in nine States and Five Central Ministries, appointment of a Nodal officer for the State, fixing of time frame for different stages of procurement cycle for World Bank/Asian Development Bank aided projects, standardisation of bidding documents and their mandatory use for World Bank projects and regular review of projects with respect to quality at entry. A system of monitoring the projects on the basis of quarterly milestones of important activities has also been introduced.

Increasing level of NPAs of commercial banks and financial institutions

1765. SHRI SATISHCHANDRA SITARAM PRADHAN: Will the Minister of FINANCE be pleased to state:

(a) what is the estimated NPAs of Nationalised Commercial banks and financial institutions like IDBI, ICICI, IFCL, LIC, UTI and GIC for the last three years in terms of quantum and percentage thereof, institutions and year-wise;

(b) the details of action plan formulated to deal with ever increasing volume of NPAs;

(c) whether All Indian Banks Confederation have identified the factors responsible for steep rise of NPAs and suggested proposal to deal with the problem; and

(d) if so, what is Government's reaction to the proposal and action taken/proposed to be taken in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (BANKING, REVENUE AND INSURANCE) (SHRI KADAMBUR M.R. JANARTHANAN): (a) The statement indicating the gross Non-performing assets of Nationalised Banks, IDBI, IFCI and ICICI for the years 1995-96, 1996-97, 1997-98 is given in the statement. (See below)

(b) Banks have formulated documents of loan recovery policy prescribing, inter alia, the manner of recovery of dues and the norms for sacrifices/waiver. Banks have also initiated measures for reduction of NPAs through compromise, write off, through negotiated settlement to ensure maximum recovery at minimum expenses on basis of a transparent and well laid out policy. Some banks have set up independent Settlement Advisory Committee to scrutinise and recommend compromise proposals. Bank have also set up Recovery Cells at their Head Quarters to monitor recovery performance. Debt Recovery Tribunals (DRTs) have also been set up in places to assist speedy recovery of banks dues. The improvement of credit appraisal skills has also received attention. As a result these and other measures, the percentage of Gross NPAs of public sector banks came down from 18.01% during 1995-96 to 16.02% as on 31st March, 1998 and the net NPAs from 8.90% as on 31.3.96 to 8.13% as on 31st March, 1998. IDBI has formulated short term and long term action plans to deal with the problem of NPAs. IFCI has also reported that NPAs is regularly reviewed at different levels for remedial action. Information in respect of LIC, GIC & UTI is being collected.

(c) and (d) A representation from All India Banks Officers' Confederation has been received. Suggestions contained in the representation contribute inputs in the continuing exercise of formulating policy options.

Punjab National Bank	2518.00	18.74	2426.14	16.31	2447.00	14.50
Syndicate Bank	1311.75	20.97	1291.78	19.32	1185.29	15.34
Uco Bank	1839.52	24.54	1872.62	28.35	1780.30	24.04
Union Bank of India	945.86	10.38	987.80	10.38	1194.73	11.18
United Bank of India	1401.00	38.00	1398.00	36.20	1451.00	33.50
Vijaya Bank	545.38	20.36	511.96	18.73	532.95	15.21
Total for Natl. Banks	28366.04	19.52	29209.27	19.05	30130.38	16.88
IDBI	3467.00	9.39	4365.00	10.27	5101.00	10.14
IFCI	2210.10	17.60	2213.30	14.20	2663.28	13.80
ICICI	2067.00	11.61	2243.00	7.84	2849.00	7.70