

Opening of bank branches in villages

†1840. SHRI RAM NATH THAKUR: Will the Minister of FINANCE be pleased to state:

(a) whether Government had decided to set up branches of banks in villages having population of two thousand to ensure financial inclusion in the country;

(b) if so, the number of such villages in Bihar where bank branches have been opened during current financial year;

(c) the number of those villages where bank branches are remaining to be opened, district-wise; and

(d) by when Government will open bank branches in the said villages so that the Direct Benefit Transfer scheme may reach to the end user, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA): (a) Under the Swabhimaan campaign in 2011, the Banks were advised to provide appropriate banking facilities to habitations having a population in excess of 2000 (as per 2001 census) by March 2012. The banks identified approximately 74000 habitations across the country having a population of over 2000 for providing banking facilities. As per reports received from Banks, 74351 villages with population of above 2000 were covered with banking facilities either by branches; Business Correspondents (BCs), mobile banking etc. by March 31, 2012.

(b) to (d) State Level Bankers' Committee (SLBC), Bihar has informed that during the current financial year up to September, 2015, 103 rural branches have been opened in Bihar. It has further informed that Banking services are being provided to all 9213 identified villages with population more than 2000 through 139 branches, 8696 BCs and 378 other modes such as ATMs, mobile vans etc. Similarly, banking services have been provided to all 27343 identified villages with population less than 2000 through 455 branches, 26830 BCs and 54 other modes such as ATMs, mobile vans etc.

Quantum of NPAs of PSBs

1841. SHRI K. RAHMAN KHAN: Will the Minister of FINANCE be pleased to state:

(a) what is the quantum of NPAs of Public Sector Banks as on November 30, 2015, bank-wise;

† Original notice of the question was received in Hindi.

- (b) year-wise decrease or increase of NPAs during the last three years; and
 (c) the details of the steps taken to wipe out NPAs?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA): (a) and (b) The detail of Non-Performing Assets (NPAs) is reported quarterly to Reserve Bank of India (RBI). The details of quantum of bank-wise NPAs for the last three years and as on September 30, 2015 including decrease/increase are given in the Statement (*See* below).

(c) The Government is taking sector specific measures in identified infrastructure and core sectors where there is stress due to systemic issues. Six new Debt Recovery Tribunals (DRTs) are being established to facilitate recovery. RBI as the regulator has issued guidelines which *inter alia* provide for early Recognition of Financial Distress, Prompt Steps for Resolution and Fair Recovery for Lenders, Framework for Revitalizing Distressed Assets in the Economy – Review of the Guidelines on Joint Lenders’ Forum (JLF), Corrective Action Plan (CAP) and Strategic Debt Restructuring (SDR).

Statement

Bank-wise, gross NPAs

(₹ in crore)

Bank Name	Gross NPAs							
	Mar-12	Mar-13	Increase (+) / Decrease (-) over previous year	Mar-14	Increase (+) / Decrease (-) over previous year	Mar-15	Increase (+) / Decrease (-) over previous year	Sep-15
1	2	3	4	5	6	7	8	9
Allahabad Bank	2056	4962	2905	7,961	3,000	8,274	312	7,271
Andhra Bank	1798	3714	1916	5,858	2,143	6,877	1,019	7,761
Bank of Baroda	3882	6551	2669	9,894	3,343	13,921	4,028	18,893
Bank of India	5170	7152	1982	10,274	3,122	20,245	9,971	25,686
Bank of Maharashtra	1297	1138	-159	2,860	1,722	6,402	3,542	7,986
Bharatiya Mahila Bank Ltd.			0	0	0	0	0	0
Canara Bank	3890	5786	1896	7,371	1,585	12,490	5,118	13,953

1	2	3	4	5	6	7	8	9
Central Bank of India	7273	8456	1183	11,500	3,044	11,873	373	13,112
Corporation Bank	1274	2048	774	4,737	2,689	7,107	2,370	8,125
Dena Bank	957	1452	496	2,616	1,164	4,393	1,777	5,196
IDBI Bank Limited	4551	6450	1899	9,949	3,499	12,654	2,705	14,558
Indian Bank	1672	3255	1583	4,284	1,029	5,366	1,082	5,464
Indian Overseas Bank	3554	5621	2067	7,838	2,218	13,153	5,315	17,593
Oriental Bank of Commerce	3580	4184	603	5,618	1,434	7,666	2,048	8,706
Punjab and Sind Bank	763	1537	773	2,554	1,017	3,082	529	3,172
Punjab National Bank	8690	13255	4565	18,611	5,356	25,318	6,707	26,101
Syndicate Bank	3051	2816	-235	4,264	1,448	5,904	1,640	6,851
UCO Bank	4020	6905	2885	6,275	-630	9,782	3,507	11,618
Union Bank of India	5422	6143	721	9,142	2,999	12,672	3,530	14,916
United Bank of India	2176	2964	787	7,118	4,154	6,553	-565	6,180
Vijaya Bank	1718	1533	-186	1,986	453	2,443	457	3,382
NATIONALISED BANKS	66795	95922	29127	1,40,709	44,787	1,96,175	55,466	2,26,525
State Bank of Bikaner and Jaipur	1651	2119	468	2,733	613	2,945	212	2,936
State Bank of Hyderabad	2007	3186	1179	5,824	2,638	4,985	-839	5,168
State Bank of India	37156	48378	11222	57,819	9,441	54,107	-3,712	55,985
State Bank of Mysore	1503	2081	578	2,819	738	2,136	-682	2,176
State Bank of Patiala	1888	2453	565	3,758	1,305	4,360	601	5,385
State Bank of Travancore	1489	1750	261	3,077	1,327	2,357	-720	2,569
SBI GROUP	45694	59967	14273	76,030	16,063	70,890	-5,140	74,218
PUBLIC SECTOR BANKS	112489	155890	43401	2,16,739	60,850	2,67,065	50,326	3,00,743

Source: RBI-OSMOS Database (Domestic Operations), September 2015 data are provisional.