

**Faulty currency notes**

1201. SHRI MOTILAL VORA:

SHRI RAJKUMAR DHOOT:

Will the Minister of FINANCE be pleased to state:

- (a) whether it is a fact that Reserve Bank of India has committed a mistake in printing of 1000 rupee currency notes worth 30,000 crore;
- (b) if so, whether these currency notes were printed without silver security thread;
- (c) if so, when this incident took place and at what point of time Reserve Bank of India realised its mistake;
- (d) the number of wrongly printed currency notes circulated in the market by the Reserve Bank of India; and
- (e) the steps taken by Reserve Bank of India to withdraw these faulty currency notes?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA): (a) to (e) Reserve Bank of India does not print any currency notes. On December 11, 2015 it was informed by one of the Regional Office of RBI that they had received some banknotes of 1000 denomination with inset letter 'L' belonging to some particular series without having security thread. The incident happened in the Hosangabad Unit of the Security Printing and Minting Corporation of India Ltd. (SPMCIL). Other essential features were present in the bank notes in question. All the bank branches/currency chests and RBI offices were immediately instructed to stop issuing all bank notes of 1000 denomination belonging to the detected series. Further they were advised to do detailed verification of these notes in stock. Instructions were issued to all the concerned Regional Offices of RBI regarding detailed verification of stocks of notes as indicated by SPMCIL. However subsequently it was decided to remit back these notes to SPMCIL for thorough verification and resupply only those which are found to be fit for circulation.

**NPA's of PSBs, private and co-operative banks**

1202. SHRI DEVENDER GOUD T.:

DR. SANJAY SINH:

Will the Minister of FINANCE be pleased to state:

- (a) the details of bad loans/NPAs of public sector banks in the country, bank-wise;
- (b) the details of bad loans/NPAs of private sector and cooperative banks in the country, bank-wise;

- (c) how banks are planning to reduce bad loans;
- (d) to what extent the seven point Indradhanush reforms would help to clean up their balance-sheets; and
- (e) the amount so far infused in to public sector banks to address the issue of NPAs?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA): (a) The details of bad loans/NPAs of public sector banks in the country, bank-wise are given in the Statement-I (*See* below).

(b) The details of bad loans/NPAs of private sector banks in the country, bank-wise are given in the Statement-II (*See* below). The Gross NPAs of cooperative banks is 13,344.78 crore.

(c) The Government has taken specific measures to address issues in sectors such as Infrastructure (power, roads etc.), steel and textiles, where incidence of NPAs is high. The Government has also approved establishment of six (6) new Debt Recovery Tribunals (DRTs), to speed up the recovery of bad loans of the banking sector, in addition to existing thirty three. Reserve Bank of India (RBI) has also undertaken steps which include (i) Formation of Joint Lenders' Forum (JLF) for revitalizing stressed assets in the system, (ii) Flexible Structuring for long term project loans to Infrastructure and Core industries, and (iii) Strategic Debt Restructuring (SDR) scheme.

(d) One of the components of Indradhanush was distressing banks through specific policy initiatives which have already been taken in the field of power, steel, road and textiles sector which will have a positive impact on these sectors.

(e) The amount so far infused into public sector banks to address the issue of NPAs are given in the Statement-III.

**Statement-I**

*Bank-wise data on Gross Advances, Gross NPAs as on 31.12.2015*

| Bank Name      | Total Gross Advances | Gross NPAs | Gross NPAs to Gross Advances |
|----------------|----------------------|------------|------------------------------|
| 1              | 2                    | 3          | 4                            |
| Allahabad Bank | 1,49,653             | 9,611      | 6.42                         |
| Andhra Bank    | 1,35,934             | 9,051      | 6.66                         |
| Bank of Baroda | 2,74,566             | 27,354     | 9.96                         |
| Bank of India  | 2,79,070             | 32,995     | 11.82                        |

| 1                              | 2         | 3        | 4     |
|--------------------------------|-----------|----------|-------|
| Bank of Maharashtra            | 1,04,260  | 9,429    | 9.04  |
| Bharatiya Mahila Bank          | 489       | 1        | 0.20  |
| Canara Bank                    | 3,10,285  | 14,872   | 4.79  |
| Central Bank of India          | 1,96,329  | 17,564   | 8.95  |
| Corporation Bank               | 1,46,738  | 9,760    | 6.65  |
| Dena Bank                      | 80,584    | 7,673    | 9.52  |
| IDBI Bank                      | 1,96,093  | 16,732   | 8.53  |
| Indian Bank                    | 1,20,461  | 5,599    | 4.65  |
| Indian Overseas Bank           | 1,60,776  | 19,053   | 11.85 |
| Oriental Bank of Commerce      | 1,52,721  | 10,031   | 6.57  |
| Punjab & Sind Bank             | 64,904    | 3,391    | 5.23  |
| Punjab National Bank           | 3,50,490  | 26,561   | 7.58  |
| Syndicate Bank                 | 1,66,466  | 7,481    | 4.49  |
| UCO Bank                       | 1,21,060  | 15,481   | 12.79 |
| Union Bank of India            | 2,36,282  | 16,098   | 6.81  |
| United Bank of India           | 70,280    | 6,112    | 8.70  |
| Vijaya Bank                    | 89,750    | 4,012    | 4.47  |
| <b>Nationalized Banks</b>      | 34,07,192 | 2,68,862 | 7.89  |
| State Bank of Bikaner & Jaipur | 73,021    | 3,079    | 4.22  |
| State Bank of Hyderabad        | 1,10,392  | 5,832    | 5.28  |
| State Bank of India            | 11,64,173 | 72,871   | 6.26  |
| State Bank of Mysore           | 53,191    | 2,915    | 5.48  |
| State Bank of Patiala          | 82,483    | 5,789    | 7.02  |
| State Bank of Travancore       | 67,241    | 2,384    | 3.55  |
| <b>SBI Group</b>               | 15,50,500 | 92,869   | 5.99  |
| <b>Public Sector Banks</b>     | 49,57,692 | 3,61,731 | 7.30  |

*Source:* PSBs

**Statement-II***Bank-wise data for Private Banks as on 31.03.2015*

| Name of Bank                  | Gross Advances   | Gross NPA     | GNPA Ratio (%) |
|-------------------------------|------------------|---------------|----------------|
| Catholic Syrian Bank          | 9,582            | 475           | 4.96           |
| City Union Bank Ltd.          | 18,089           | 336           | 1.86           |
| Dhanlaxmi Bank Ltd.           | 7,976            | 558           | 7.00           |
| Federal Bank Ltd.             | 51,951           | 1,058         | 2.04           |
| ING Vysya Bank Ltd.           | 40,719           | 745           | 1.83           |
| Jammu & Kashmir Bank Ltd.     | 46,301           | 2,764         | 5.97           |
| Karnataka Bank Ltd.           | 31,995           | 944           | 2.95           |
| Karur Vysya Bank Ltd.         | 36,691           | 678           | 1.85           |
| Laxmi Vilas Bank Ltd.         | 16,513           | 455           | 2.75           |
| Nainital Bank Ltd.            | 2,596            | 77            | 2.98           |
| Ratnakar Bank Ltd.            | 14,530           | 111           | 0.77           |
| South Indian Bank Ltd.        | 37,726           | 643           | 1.71           |
| Tamilnad Mercantile Bank Ltd. | 19,545           | 319           | 1.63           |
| Axis Bank Ltd.                | 2,37,930         | 3,615         | 1.52           |
| Bandhan Bank Ltd.             | 0                | 0             | 0.00           |
| DCB Bank Ltd.                 | 10,558           | 186           | 1.76           |
| HDFC Bank Ltd.                | 3,38,948         | 3,108         | 0.92           |
| ICICI Bank Ltd.               | 3,03,974         | 13,390        | 4.40           |
| Indusind Bank Ltd.            | 69,141           | 563           | 0.81           |
| Kotak Mahindra Bank Ltd.      | 66,785           | 1,237         | 1.85           |
| Yes Bank Ltd.                 | 75,775           | 313           | 0.41           |
| <b>TOTAL</b>                  | <b>14,37,323</b> | <b>31,576</b> |                |

*Source: RBI*

**Statement-III***Details of Capital infusion by Government of India during last 5 years*

| Bank Name                 | 2011-12 | 2012-13 | 2013-14 | 2014-15 | 2015-16 |
|---------------------------|---------|---------|---------|---------|---------|
| Allahabad Bank            | 0       | 0       | 400     | 320     | 283     |
| Andhra Bank               | 0       | 0       | 200     | 120     | 378     |
| Bank of Baroda            | 0       | 850     | 550     | 1260    | 1786    |
| Bank of India             | 0       | 809     | 1000    | 0       | 2455    |
| Bank of Maharashtra       | 470     | 406     | 800     | 0       | 394     |
| Canara Bank               | 0       | 0       | 500     | 570     | 947     |
| Central Bank of India     | 676     | 2406    | 1800    | 0       | 0       |
| Corporation Bank          | 0       | 204     | 450     | 0       | 857     |
| Dena Bank                 | 0       | 0       | 700     | 140     | 407     |
| Indian Bank               | 0       | 0       | 0       | 280     | 0       |
| Indian Overseas Bank      | 1441    | 1000    | 1200    | 0       | 2009    |
| Oriental Bank of Commerce | 0       | 0       | 150     | 0       | 0       |
| Punjab & Sind Bank        | 0       | 140     | 100     | 0       | 0       |
| Punjab National Bank      | 655     | 1248    | 500     | 870     | 1732    |
| State Bank of India       | 7900    | 3004    | 2000    | 2970    | 5393    |
| Syndicate Bank            | 0       | 0       | 200     | 460     | 0       |
| UCO Bank                  | 48      | 681     | 200     | 0       | 0       |
| Union Bank of India       | 0       | 1114    | 500     | 0       | 1080    |
| United Bank of India      | 0       | 100     | 700     | 0       | 0       |
| Vijaya Bank               | 0       | 0       | 250     | 0       | 0       |
| Bhartiya Manila Bank      | 0       | 0       | 1000    | 0       | 0       |
| IDBI Bank                 | 810     | 555     | 1800    | 0       | 2229    |
| TOTAL                     | 12000   | 12517   | 15000   | 6990    | 19950   |

*Source:* RBI