

(b) The total amount collected under Swachh Bharat Cess (SBC) during mid-November 2015 to March 2016 is ₹ 3900 crore (provisional gross figure). Month-wise collection is as under:

| Month | ₹ crore (Gross) |
|----------------|-----------------|
| November, 2015 | 318 |
| December, 2015 | 831 |
| January, 2016 | 768 |
| February, 2016 | 747 |
| March, 2016 | 1236 |

NPAs of private, public and foreign banks

256. SHRI C. M. RAMESH:

SHRI C. P. NARAYANAN:

DR. R. LAKSHMANAN:

Will the Minister of FINANCE be pleased to state:

(a) the NPAs of private, public and foreign banks as of 1st March, 2016, bank-wise;

(b) what are the reasons for steep increase in NPAs of banks, particularly public sector banks;

(c) whether it is a fact, that RBI is tweaking the guidelines relating to 5:25 refinance scheme and Strategic Debt Restructuring to tackle stressed assets more effectively; and

(d) if so, the details thereof including the details of major defaulters owing ₹ 1000 crore or more?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA): (a) The details regarding Non Performing Assets (NPAs) of Public Sector Banks (PSBs), Private Sector Banks and Foreign Banks as on Dec., 2015 is given in the Statement-I (*See* below).

(b) Main reasons for increase in NPAs of banks are sluggishness in the domestic growth during the recent past, slowdown in recovery in the global economy and continuing uncertainty in the global markets leading to lower exports of various products like textiles, engineering goods, leather, gems, external factors including the ban in mining projects, delay in clearances affecting Power, Iron and Steel Sector, volatility in prices of raw material and the shortage in availability of power have

impacted the operations in the Textiles, Iron and Steel, Infrastructure Sectors, delay in collection of receivables causing a strain on various Infrastructure projects, aggressive lending by banks in past.

(c) and (d) Guidelines on 5:25 refinance scheme and Strategic Debt Restructuring (SDR) scheme was first issued on July 15, 2014 and June 8, 2015 respectively. Subsequent modifications were made in these schemes on February 25, 2016 to make them more effective.

The data on major defaulters owing ₹ 1000 crore and above is given in the Statement-II.

Statement-I

Details of Gross NPA of PSBs, Private and Foreign Banks as on 31.12.2015

(₹ in crore)

| Bank Name | Gross NPAs |
|----------------------------|------------|
| Allahabad Bank | 9,611 |
| Andhra Bank | 9,051 |
| Bank of Baroda | 27,354 |
| Bank of India | 32,995 |
| Bank of Maharashtra | 9,429 |
| Bharatiya Mahila Bank Ltd. | 1 |
| Canara Bank | 14,872 |
| Central Bank of India | 17,564 |
| Corporation Bank | 9,760 |
| Dena Bank | 7,673 |
| IDBI Bank Limited | 16,732 |
| Indian Bank | 5,599 |
| Indian Overseas Bank | 19,053 |
| Oriental Bank of Commerce | 10,031 |
| Punjab and Sind Bank | 3,391 |
| Punjab National Bank | 26,561 |
| Syndicate Bank | 7,481 |
| UCO Bank | 15,481 |
| Union Bank of India | 16,098 |

| Bank Name | Gross NPAs |
|----------------------------------|------------|
| United Bank of India | 6,112 |
| Vijaya Bank | 4,012 |
| Nationalised Banks | 2,68,862 |
| State Bank of Bikaner and Jaipur | 3,079 |
| State Bank of Hyderabad | 5,832 |
| State Bank of India | 72,871 |
| State Bank of Mysore | 2,915 |
| State Bank of Patiala | 5,789 |
| State Bank of Travancore | 2,384 |
| SBI Group | 92,869 |
| Public Sector Banks | 3,61,731 |
| Catholic Syrian Bank Ltd. | 434 |
| City Union Bank Ltd. | 467 |
| Dhanlaxmi Bank Limited | 625 |
| Federal Bank Ltd. | 1,684 |
| ING Vysya Bank Ltd. | #N/A |
| Jammu and Kashmir Bank Ltd. | 3,323 |
| Karnataka Bank Ltd. | 1,187 |
| Karur Vysya Bank Ltd. | 721 |
| Lakshmi Vilas Bank Ltd. | 332 |
| Nainital Bank Ltd. | 94 |
| Ratnakar Bank Ltd. | 199 |
| South Indian Bank Ltd. | 1,108 |
| Tamilnad Mercantile Bank Ltd. | 476 |
| Old Private Sector Banks | 10,651 |
| Axis Bank Ltd. | 4,998 |
| Bandhan Bank Ltd. | 11 |
| DCB Bank Ltd | 235 |
| HDFC Bank Ltd. | 3,982 |
| ICICI Bank Ltd. | 14,462 |

| Bank Name | Gross NPAs |
|---|------------|
| IndusInd Bank Ltd. | 681 |
| Kotak Mahindra Bank Ltd. | 2,690 |
| Yes Bank Ltd. | 687 |
| New Private Sector Banks | 29,208 |
| Private Sector Banks | 39,859 |
| AB Bank Ltd. | 9 |
| Abu Dhabi Commercial Bank Ltd. | 23 |
| American Express Banking Corp. | 42 |
| Australia and New Zealand Banking Group Limited | 0 |
| BNP Paribas | 12 |
| Bank International Indonesia | 0 |
| Bank of America, National Association | 0 |
| Bank of Bahrain and Kuwait BSC | 128 |
| Bank of Ceylon | 1 |
| Bank of Nova Scotia | 385 |
| Barclays Bank Plc | 204 |
| CTBC Bank | 4 |
| Citibank N.A. | 841 |
| Commonwealth Bank of Australia | 0 |
| Credit Agricole Corporate and Investment Bank | 233 |
| Credit Suisse AG | 0 |
| DBS Bank Limited | 1,532 |
| Deutsche Bank (Asia) | 175 |
| Doha Bank Qsc | 0 |
| FIRSTRAND Bank | 41 |
| HSBC Bank Oman S.A.O.G | N/A |
| Hongkong and Shanghai Banking Corporation Ltd. | 790 |
| Industrial and Commercial Bank of China Limited | 0 |
| JP Morgan Chase Bank, National Association | 0 |
| JSC VTB Bank | 18 |

| Bank Name | Gross NPAs |
|--|---------------|
| KBC Bank NV | 0 |
| Krung Thai Bank PCL | 0 |
| Mashreq Bank PSC | 0 |
| Mizuho Corporate Bank, Ltd. | 6 |
| National Australia Bank | 0 |
| Rabobank International | 0 |
| SBER Bank | 67 |
| SBM Bank (Mauritius) Ltd. | 72 |
| Shinhan Bank | 0 |
| Societe Generale | 0 |
| Sonali Bank Ltd. | 3 |
| Standard Chartered Bank | 7,454 |
| Sumitomo Mitsui Banking Corporation | 0 |
| The Bank of Tokyo-Mitsubishi UFJ, Ltd. | 98 |
| The Royal Bank of Scotland N.V. | 15 |
| UBS AG | N/A |
| United Overseas Bank Limited | 0 |
| Westpac Banking Corporation | 0 |
| Woori Bank | 0 |
| Foreign Banks | 12,155 |

Source: RBI (Dec. 2015 data provisional)

Statement-II

Details of Bank-wise data on NPA accounts above ₹ 1000 crore

| Sl. No. | Name of the Bank | No. of NPA accounts | Amount- ₹ in crore |
|---------|-------------------------|---------------------|-----------------------|
| 1 | 2 | 3 | 4 |
| 1. | Bank of Baroda | 1 | 1,647 |
| 2. | ICICI Bank Limited | 2 | 5,207 |
| 3. | IDBI Bank Limited | 2 | 2,802 |
| 4. | Standard Chartered Bank | 1 | 1,449 |

| 1 | 2 | 3 | 4 |
|-------------|---------------------|---|--------|
| 5. | State Bank of India | 2 | 7,510 |
| 6. | Union Bank of India | 1 | 1,062 |
| GRAND TOTAL | | 9 | 19,678 |

Source: RBI off-site CRILC returns on large borrowers

**Multi-disciplinary team for probing the accused
in Panama Papers Leaks**

257. SHRIMATI WANSUK SYIEM:

SHRI ANIL DESAI:

Will the Minister of FINANCE be pleased to state:

(a) whether Government has taken due cognisance of revelations contained in recently leaked Panama Papers insinuating many Indians having stashed away fortunes on offshore accounts in tax havens and if so, names of Indians and action proposed against them;

(b) whether contrary to public perception of constituting a special investigation team to trace the offshore money trail involving Indian citizens, Government would opt for a multi disciplinary team of domain experts to probe the matter and if so, details thereof; and

(c) whether any deadline has been set for submission of interim report by the multi-disciplinary committee, if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA): (a) Recently, information about certain offshore entities held by various Indian persons has appeared in media. Such information is attributed to be part of 'Panama Papers' leaks. The International Consortium of Investigative Journalists (ICIJ), a Washington based organization which has reportedly made the revelations pertaining to the Panama Papers, has put a caveat on its website (www.icij.org) by mentioning that it should not be assumed that everyone who appears in the Panama Papers is involved in tax avoidance or evasion and there are legitimate reasons to create a company in an offshore jurisdiction and many people declare them to their tax authorities when that is required.

The Government has taken necessary measures for expeditious investigation in such cases including through enhanced international cooperation. Further course of action depends upon outcome of the investigation in respective cases.