

barrel on 11th July 2016 with Brent's FOB declining from 48.89 US\$ per barrel to 44.74 US\$ per barrel during the corresponding period.

(c) The Government and the RBI are closely monitoring the emerging external situation due to exit of Britain from the European Union to take calibrated appropriate policies as and when required.

#### Steps taken to reduce NPAs of PSBs

194. SHRI RANJIB BISWAL:

DR. R. LAKSHMANAN :

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the NPAs of public sector banks are increasing year after year;

(b) if so, the details of NPAs as on date, Bank-wise;

(c) the details of bad loans recovered by the banks during the previous financial year as against the targets fixed, if any in this regard;

(d) whether bad loans/NPAs are the major reasons for heavy losses of banks; and

(e) if so the details thereof and the steps-taken for early recovery of NPAs?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SANTOSH KUMAR GANGWAR): (a) and (b) The details of NPAs of Public Sector Banks (PSBs) is given in the Statement (*See* below).

(c) The details of NPAs recovered by PSBs in the last financial year is as under.

Details of NPA reduction by PSBs as on 31.03.2016

Bank Group	Total reduction in NPAs for the F.Y. 2016	Reduction by actual recoveries 2016	Reduction by upgradation 2016	Reduction due to write-off 2016
Public Sector Banks	1,32,197	39,534	36,680	55,983

Source: RBI

(d) and (e) Yes, Sir. 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. (iv) Scheme for Sustainable Structuring of Stressed Assets (S4A). The Government has recently issued advisory to banks to take action against guarantors in event of default by borrower under relevant sections of SARFAESI Act, Indian Contract Act and RDDB and FI Act, since in the event of default, the liability of the guarantor is co-extensive with the borrower.

**Statement**

*Gross advances, gross NPAs and GNPA ratio of Public Sector Banks during the last three years and current year*

(₹ in crore)

Sl. No.	Public Sector Banks	Gross NPAs			
		Mar-13	Mar-14	Mar-15	Mar-16
1.	Allahabad Bank	4,962	7,961	8,274	12,780
2.	Andhra Bank	3,714	5,858	6,877	10,647
3.	Bank of Baroda	6,551	9,894	13,921	33,730
4.	Bank of India	7,152	10,274	20,245	40,369
5.	Bank of Maharashtra	1,138	2,860	6,402	11,024
6.	Bharatiya Mahila Bank Ltd.		0	0	1
7.	Canara Bank	5,786	7,371	12,490	23,349
8.	Central Bank of India	8,456	11,500	11,873	21,921
9.	Corporation Bank	2,048	4,737	7,107	13,404
10.	Dena Bank	1,452	2,616	4,393	8,311
11.	IDBI Bank Limited	6,450	9,949	12,654	25,718
12.	Indian Bank	3,255	4,284	5,366	8,272
13.	Indian Overseas Bank	5,621	7,838	13,153	25,156
14.	Oriental Bank of Commerce	4,184	5,618	7,666	14,678
15.	Punjab and Sind Bank	1,537	2,554	3,082	4,205
16.	Punjab National Bank	13,255	18,611	25,318	50,043

Sl. No.	Public Sector Banks	Gross NPAs			
		Mar-13	Mar-14	Mar-15	Mar-16
17.	Syndicate Bank	2,816	4,264	5,904	11,542
18.	UCO Bank	6,905	6,275	9,782	19,453
19.	Union Bank of India	6,143	9,142	12,672	21,780
20.	United Bank of India	2,964	7,118	6,553	8,528
21.	Vijaya Bank	1,533	1,986	2,443	5,983
22.	State Bank of Bikaner and Jaipur	2,119	2,733	2,945	3,603
23.	State Bank of Hyderabad	3,186	5,824	4,985	6,591
24.	State Bank of India	48,378	57,819	54,107	82,910
25.	State Bank of Mysore	2,081	2,819	2,136	2,851
26.	State Bank of Patiala	2,453	3,758	4,360	6,767
27.	State Bank of Travancore	1,750	3,077	2,357	3,200
TOTAL		1,55,890	2,16,739	2,67,065	4,76,816
Sl. No.	Public Sector Banks	Gross Advances			
		Mar-13	Mar-14	Mar-15	Mar-16
1.	Allahabad Bank	1,24,653	1,34,990	1,45,185	1,48,895
2.	Andhra Bank	1,00,138	1,10,649	1,29,576	1,36,388
3.	Bank of Baroda	2,28,557	2,77,855	2,99,806	2,82,223
4.	Bank of India	2,04,036	2,64,260	2,89,515	2,68,786
5.	Bank of Maharashtra	76,397	90,369	1,01,210	1,11,204
6.	Bharatiya Mahila Bank Ltd.	0	0	352	621
7.	Canara Bank	2,28,719	2,84,159	3,12,113	3,15,439
8.	Central Bank of India	1,75,872	1,83,321	1,94,967	1,90,496
9.	Corporation Bank	1,19,354	1,38,643	1,47,708	1,46,127
10.	Dena Bank	66,457	78,622	80,629	86,124
11.	IDBI Bank Limited	1,88,095	1,85,461	1,91,828	2,03,985
12.	Indian Bank	1,01,130	1,16,856	1,22,907	1,27,173
13.	Indian Overseas Bank	1,44,894	1,61,998	1,62,838	1,55,693
14.	Oriental Bank of Commerce	1,30,186	1,40,765	1,48,039	1,54,016
15.	Punjab and Sind Bank	51,843	57,858	64,796	65,430

Sl. No.	Public Sector Banks	Gross Advances			
		Mar-13	Mar-14	Mar-15	Mar-16
16.	Punjab National Bank	2,83,123	3,19,010	3,39,769	3,80,993
17.	Syndicate Bank	1,24,282	1,43,735	1,65,153	1,69,500
18.	UCO Bank	1,19,205	1,40,228	1,37,031	1,18,906
19.	Union Bank of India	1,98,894	2,16,751	2,41,323	2,51,639
20.	United Bank of India	69,708	67,982	69,070	71,479
21.	Vijaya Bank	70,514	82,425	87,692	90,964
22.	State Bank of Bikaner and Jaipur	58,474	65,333	71,153	74,743
23.	State Bank of Hyderabad	92,023	98,827	1,08,710	1,14,566
24.	State Bank of India	9,09,492	10,30,820	11,00,892	12,43,218
25.	State Bank of Mysore	45,981	50,862	53,296	55,438
26.	State Bank of Patiala	75,460	77,811	80,648	85,941
27.	State Bank of Travancore	68,389	70,782	69,907	67,004
TOTAL		40,55,874	45,90,458	49,16,113	51,16,985
Sl. No.	Public Sector Banks	GNPA Ratio			
		Mar-13	Mar-14	Mar-15	Mar-16
1.	Allahabad Bank	3.98	5.90	5.70	8.58
2.	Andhra Bank	3.71	5.29	5.31	7.81
3.	Bank of Baroda	2.87	3.56	4.64	11.95
4.	Bank of India	3.51	3.89	6.99	15.02
5.	Bank of Maharashtra	1.49	3.16	6.33	9.91
6.	Bharatiya Mahila Bank Ltd.	0.00	0.00	0.00	0.22
7.	Canara Bank	2.53	2.59	4.00	7.40
8.	Central Bank of India	4.81	6.27	6.09	11.51
9.	Corporation Bank	1.72	3.42	4.81	9.17
10.	Dena Bank	2.19	3.33	5.45	9.65
11.	IDBI Bank Limited	3.43	5.36	6.60	12.61
12.	Indian Bank	3.22	3.67	4.37	6.50
13.	Indian Overseas Bank	3.88	4.84	8.08	16.16
14.	Oriental Bank of Commerce	3.21	3.99	5.18	9.53

Sl. No.	Public Sector Banks	GNPA Ratio			
		Mar-13	Mar-14	Mar-15	Mar-16
15.	Punjab and Sind Bank	2.96	4.41	4.76	6.43
16.	Punjab National Bank	4.68	5.83	7.45	13.13
17.	Syndicate Bank	2.27	2.97	3.58	6.81
18.	UCO Bank	5.79	4.47	7.14	16.36
19.	Union Bank of India	3.09	4.22	5.25	8.66
20.	United Bank of India	4.25	10.47	9.49	11.93
21.	Vijaya Bank	2.17	2.41	2.79	6.58
22.	State Bank of Bikaner and Jaipur	3.62	4.18	4.14	4.82
23.	State Bank of Hyderabad	3.46	5.89	4.59	5.75
24.	State Bank of India	5.32	5.61	4.91	6.67
25.	State Bank of Mysore	4.53	5.54	4.01	5.14
26.	State Bank of Patiala	3.25	4.83	5.41	7.87
27.	State Bank of Travancore	2.56	4.35	3.37	4.78
TOTAL		3.84	4.72	5.43	9.32

Source: RBI

**Steps taken to unearth and bring back black money  
stashed in foreign banks**

195. SHRI K. T. S. TULSI:

SHRI D. RAJA:

Will the Minister of FINANCE be pleased to state:

(a) what action has been taken by the Income Tax Department to unearth black money stashed in foreign banks and the result thereof; and

(b) the total amount of black money which Government has been able to bring back to India from various countries, where it is stashed till date and the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SANTOSH KUMAR GANGWAR): (a) The Government has taken several steps to effectively tackle the issue of black money, particularly black money stashed away abroad. Such measures include policy-level initiatives, more effective enforcement action on the ground, putting in place robust legislative and administrative frameworks, systems and