Strategic sale of IDBI Bank

963. SHRI RIPUN BORA: Will the Minister of FINANCE be pleased to state:

(a) whether Government proposes strategic sale of IDBI Bank;

(b) if so, the proposal of Government regarding the NPAs of IDBI Bank; and

(c) the details of financial and administrative plan proposal regarding restructuring of IDBI?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SANTOSH KUMAR GANGWAR): (a) No, Sir.

(b) Does not arise.

(c) The PSBs including IDBI Bank have been allowed to raise capital from Public markets through Follow-on Public Offer (FPO) or Qualified Institutional Placement (QIP) by diluting Government of India holding upto 52% in phased manner based on their capital requirement, their stock performance, liquidity, market conditions etc.

Extension of advances by banks despite rising NPA

964. SHRI RIPUN BORA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the non performing assets of the banking sector of the Country has risen during the last two years;

(b) if so, details thereof bank-wise NPA study report during 2012-13 to 2015-16;

(c) whether it is also a fact that despite a rise in NPA, banks have extended more advances during these period; and

(d) if so, rebalancing and/or readjustment proposals therefor?

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) and Private Sector Banks is given in the Statement (*See* below).

(c) No Sir, the details of advances are at annexure. (d) The rate of growth in Advances of Public Sector Banks during Financial Year 2015-16 was 3.76 % which was less than the rate of growth of advances, 7.68%, in previous year 2014-15.

Statement

Gross advances, gross NPAs and GNPA ratio of public sector banks and private sector banks during the last three years and current year

(₹ in crore)

Sl. No.	Bank Name	2013			2014			2015			2016		
		Gross Adva-nces	Gross NPAs	Gross NPAs to Gross Adva-nces in%	Gross Adva-nces	Gross NPAs	Gross NPAs to Gross Adva-nces in%	Gross Adva-nces	Gross NPAs	Gross NPAs to Gross Adva-nces in%	Gross Adva-nces	Gross NPAs	Gross NPAs to Gross Adva-nces in%
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1.	Allahabad Bank	1,30,936	5,137	3.92	1,40,905	8,068	573	1,53,095	8,358	5.46	1,57,707	15,385	9.76
2.	Andhra Bank	1,00,138	3,714	371	1,10,649	5,858	5.29	1,29,576	6,877	5.31	1,36,371	11,444	8.39
3.	Bank of Baroda	3,32,811	7,983	2.40	4,03,699	11,876	2.94	4,37,280	16,261	3.72	4,05,517	40,521	999
4.	Bank of India	2,92,968	8,765	2.99	3,76,228	11,869	3.15	4,11,727	22,193	5.39	3,81,662	49,879	13.07
5.	Bank of Maharashtra	76,397	1,138	1.49	90,369	2,860	3.16	1,01,210	6,402	6.33	1,11,240	10,386	9.34
6.	Bharatiya Mahila Bank Ltd.			89	0	0.00	352	0	0.00	621	1	0.22	
7.	Canara Bank	2,43,936	6,260	2.57	3,03,431	7,570	2.49	3,34,947	13,040	3.89	3,41,987	31,638	9.25

1	2	3	4	5	6	7	8	9	10	11	12	13	14
8.	Central Bank of India	1,76,234	8,456	4.80	1,83,321	11,500	6.27	1,94,967	11,873	6.09	1,90,153	22,721	11.95
9.	Corporation Bank	1,19,354	2,048	1.72	1,38,643	4,737	3.42	1,47,708	7,107	4.81	1,45,706	14,544	9.98
10.	Dena Bank	66,457	1,452	2.19	78,622	2,616	3.33	80,629	4,393	5.45	85,811	8,560	9.98
11.	IDBI Bank Limited	2,00,135	6,450	3.22	2,03,376	9,960	4.90	2,15,792	12,685	5.88	2,26,477	24,875	10.98
12.	Indian Bank	1,07,156	3,565	3.33	1,24,359	4,562	3.67	1,28,832	5,670	4.40	1,32,632	8,827	6.66
13.	Indian Overseas Bank	1,64,366	6,608	4.02	1,81,081	9,020	4.98	1,79,041	14,922	8.33	1,72,727	30,049	17.40
14.	Oriental Bank of Commerce	1,30,186	4,184	3.21	1,40,765	5,618	3.99	1,48,039	7,666	5.18	1,53,639	14,702	9.57
15.	Punjab and Sind Bank	51,843	1,537	2.96	57,858	2,554	4.41	64,796	3,082	4.76	65,277	4,229	6.48
16.	Punjab National Bank	3,15,244	13,466	4.27	3,59,646	18,880	5.25	3,92,422	25,695	6.55	4,32,775	55,818	12.90
17.	Syndicate Bank	1,49,423	2,979	1.99	1,76,241	4,611	2.62	2,05,804	6,442	3.13	2,06,449	13,832	6.70
18.	UCO Bank	1,31,569	7,130	5.42	1,53,163	6,621	4.32	1,51,812	10,265	6.76	1,35,508	20,642	15.23
19.	Union Bank of India	2,11,911	6,314	2.98	2,34,332	9,564	4.08	2,62,757	13,031	4.96	2,77,725	24,171	8.70
20.	United Bank of India	69,708	2,964	4.25	67,982	7,118	10.47	69,070	6,553	9.49	71,412	9,471	13.26
21.	Vijaya Bank	70,514	1,533	2.17	82,425	1,986	2.41	87,692	2,443	2.79	90,765	6,027	6.64
22.	State Bank of Bikaner and Jaipur	58,474	2,119	3.62	65,333	2,733	4.18	71,184	2,945	4.14	74,743	3,603	4.82

23.	State Bank of Hyderabad	92,023	3,186	3.46	98,827	5,824	5.89	1,08,710	4,985	4.59	1,14,566	6,591	5.75
24.	State Bank of India	10,78,557	51,189	4.75	12,45,122	61,605	4.95	13,35,424	56,725	4.25	15,09,512	98,185	6.50
25.	State Bank of Mysore	45,981	2,081	4.53	50,862	2,819	5.54	53,296	2,136	4.01	55,418	3,636	6.56
26.	State Bank of Patiala	75,460	2,453	3.25	77,811	3,758	4.83	80,648	4,360	5.41	85,941	6,767	7.87
27.	State Bank of Travancore	68,389	1,750	2.56	70,782	3,077	4.35	69,907	2,357	3.37	67,004	3,200	4.78
	Public Sector Banks	45,60,169	1,64,462	3.61	52,15,920	2,27,264	4.36	56,16,717	2,78,468	4.96	58,29,346	5,39,702	9.26
28.	Catholic Syrian Bank Ltd.	8,976	211	2.35	8,854	334	3.77	9,582	475	4.96	7,957	447	5.62
29.	City Union Bank Ltd.	15,343	173	1.13	16,224	293	1.81	18,089	336	1.86	21,253	512	2.41
30.	Dhanlaxmi Bank Limited	7,896	380	4.82	8,120	486	5.98	7,976	558	7.00	7,218	459	6.36
31.	Federal Bank Ltd.	45,195	1,554	3.44	44,157	1,087	2.46	51,951	1,058	2.04	58,791	1,668	2.84
32.	ING Vysya Bank Ltd.	31,892	121	0.38	36,029	263	0.73	40,719	745	1.83			
33.	Jammu and Kashmir Bank Ltd.	39,854	644	1.62	47,138	783	1.66	46,301	2,764	5.97	52,494	4,369	8.32
34.	Karnataka Bank Ltd.	25,416	639	2.51	28,624	836	2.92	31,995	944	2.95	34,273	1,180	3.44
35.	Karur Vysya Bank Ltd.	29,706	286	0.96	34,226	279	0.82	36,691	678	1.85	39,476	511	1.29
36.	Lakshmi Vilas Bank Ltd.	11,892	460	3.87	. 13,038	546	4.19	16,513	455	2.75	19,819	391	1.97
37.	Nainital Bank Ltd.	2,175	67	3.09	2,469	61	2.47	2,596	77	2.98	2,739	121	4.42

1	2	3	4	5	6	7	8	9	10	11	12	13	14
38.	Ratnakar Bank Ltd.	6,395	26	0.40	9,882	78	0.79	14,530	111	0.77	21,316	208	0.98
39.	South Indian Bank Ltd.	32,014	434	1.36	36,403	433	1.19	37,726	643	1.71	41,471	1,562	3.77
40.	Tamilnad Mercantile Bank Ltd.	16,366	214	1.31	17,366	428	2.46	19,545	319	1.63	22,821	419	1.84
41.	Axis Bank Ltd.	1,98,901	2,371	1.19	2,32,499	3,001	1.29	2,84,009	3,867	1.36	3,42,312	5,848	1.71
42.	Bandhan Bank Limited										12,446	19	0.15
43.	DCB Bank Ltd	6,753	215	3.18	8,212	138	1.69	10,558	186	1.76	13,033	197	1.51
44.	HDFC Bank Ltd.	2,41,306	2,048	0.85	3,04,963	2,775	0.91	3,67,888	3,266	0.89	4,67,579	4,298	0.92
45.	ICICI Bank Ltd.	2,98,416	9,608	3.22	3,47,212	10,506	3.03	3,98,962	15,095	3.78	4,50,183	26,221	5.82
46.	IDFC Bank Limited										49,667	3,058	6.16
47.	Indusind Bank Ltd.	44,642	458	1.03	55,539	621	1.12	69,141	563	0.81	88,874	777	0.87
48.	Kotak Mahindra Bank Ltd.	48,919	758	1.55	53,517	1,059	1.98	66,795	1,237	1.85	1,20,211	2,838	2.36
49.	Yes Bank Ltd	47,087	94	0.20	55,782	175	0.31	75,775	313	0.41	98,674	749	0.76
Private Sector Banks		11,59,143	20,762	1.79	13,60,253	24,184	1.78	16,07,339	33,690	2.10	19,72,608	55,853	2.83

Source: RBI Off-site returns, global operations