

(₹ in Crore)

SBNs deposited		SBNs Exchanged		Total no. of accounts tenderers	Total Value of SBNs Collected
No. of accounts	Amount	No. of tenderers	Amount		
126133	732.76	33198	12.82	159331	745.58

(d) and (e) Income-tax Department (ITD) has taken suitable action as per law against persons found to be involved in making unaccounted deposits, post-demonetisation, in various banks including, *inter alia*, cooperative banks. During the period November 2016 to March, 2017, ITD conducted searches in 900 groups, involved in various activities and business, leading to seizure of ₹900 crores, including cash seizure of ₹636 crores.

(f) In view of (d) and (e), doesn't arise.

Increase in NPAs of banks

669. SHRI RAVI PRAKASH VERMA:

SHRI NEERAJ SHEKHAR:

Will the Minister of FINANCE be pleased to state:

(a) the details of NPAs of various Public Sector Banks as on 30th June, 2018, Bank-wise;

(b) the details of loans sanctioned after May, 2014 which have turned as NPAs, Public Sector Bank-wise and year-wise;

(c) whether the country has witnessed around five times increase in NPAs of PSBs since 2014 till date;

(d) if so, the details thereof, PSB-wise; and

(e) the details of NPAs of PSBs as on 31st March, 2014, Bank-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHIV PRATAP SHUKLA): (a) to (e) Asset Quality Review (AQR) carried out in 2015 for clean and fully provisioned bank balance-sheets revealed high incidence of NPAs. Expected losses on stressed loans, not provided for earlier under flexibility given to restructured loans,

were reclassified as NPAs and provided for. PSBs initiated cleaning up by recognising NPAs and provided for expected losses. The aggregate gross NPAs of PSBs increased primarily as a result of this transparent recognition of stressed assets as NPAs from ₹ 2,16,739 crore, as on 31.3.2014, to ₹ 8,45,475 crore, as on 31.3.2018 (provisional data) (as per RBI data on domestic operations). Bank-wise details are given in the Statement (*See below*).

RBI has apprised that gross NPA data for PSBs for June 2018, and PSB-wise, year-wise details of loans sanctioned after May 2014 that have turned NPAs, are not available.

Statement

Details of gross Non-Performing Assets of Public Sector Banks

Sl. No.	Bank	Amounts in crore ₹	
		Gross NPAs*	
		As on 31.3.2014	As on 31.3.2018
1	2	3	4
1.	Allahabad Bank	7,961	26,419
2.	Andhra Bank	5,858	28,124
3.	Bank of Baroda	9,894	48,189
4.	Bank of India	10,274	51,086
5.	Bank of Maharashtra	2,860	18,433
6.	Canara Bank	7,371	44,432
7.	Central Bank of India	11,500	38,131
8.	Corporation Bank	4,737	22,213
9.	Dena Bank	2,616	16,361
10.	IDBI Bank Limited	9,949	46,641
11.	Indian Bank	4,284	11,765
12.	Indian Overseas Bank	7,838	36,515
13.	Oriental Bank of Commerce	5,618	26,134
14.	Punjab and Sind Bank	2,554	7,802

1	2	3	4
15.	Punjab National Bank	18,611	83,897
16.	Syndicate Bank	4,264	23,731
17.	UCO Bank	6,275	29,470
18.	Union Bank of India	9,142	45,824
19.	United Bank of India	7,118	16,552
20.	Vijaya Bank	1,986	7,526
21.	State Bank of India (SBI)	57,819	2,16,228
22.	State Bank of Bikaner and Jaipur	2733	Merged in SBI
23.	State Bank of Hyderabad	5824	
24.	State Bank of Mysore	2819	
25.	State Bank of Patiala	3758	
26.	State Bank of Travancore	3077	
TOTAL		2,16,739	8,45,475

Source: RBI (domestic operations, Mar 18 provisional data)

* Asset Quality Review (AQR) carried out in 2015 for clean and fully provisioned bank balance-sheets revealed high incidence of NPAs. Expected losses on stressed loans, not provided for earlier under flexibility given to restructured loans, were reclassified as NPAs and provided for. PSBs initiated cleaning up by recognising NPAs and provided for expected losses. The aggregate gross NPAs of PSBs increased primarily as a result of this transparent recognition of stressed assets as NPAs.

Operating of common service centres as business correspondents of banks

670. SHRI K.R. ARJUNAN: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Government will work to enable all 2.9 lakh common service centres in the country to operate as business correspondents of banks;

(b) if so, the details thereof;

(c) whether it is also a fact that these centres will be allowed to perform many more services; and

(d) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHIV PRATAP SHUKLA): (a) to (d) As per the Reserve Bank of India's extant guidelines dated