

1	2	3	4	5	6	7	8
23.	Meghalaya	4421	31712	2950	4563	47792	91216
24.	Mizoram	2239	24736	326	5469	19066	37249
25.	Nagaland	334	7931	292	321255	24028	39346
26.	Odisha	1839443	839434	5094616	40755	9278423	10824739
27.	Puducherry	62315	4200	209979	414848	377717	477467
28.	Punjab	1445581	88029	222880	466500	1597774	2805100
29.	Rajasthan	1090865	696884	1560293	3653	3648618	5450090
30.	Sikkim	2432	4090	3103	1660188	24179	68086
31.	Tamil Nadu	3141128	215817	5552102	101767	14369909	19503471
32.	Telangana	329104	127055	655137	70919	1094828	2203297
33.	Tripura	182339	165219	132396	1604161	673624	903929
34.	Uttar Pradesh	4053475	459637	4420614	194902	8582490	13179921
35.	Uttarakhand	265344	47664	257515	3890589	716770	1059783
36.	West Bengal	2968139	423617	1714041	17942164	12710895	15055328
TOTAL		26977869	7980544	47943173	35879681	111877987	152685410

Source: As per data reported by Member Lending Institutions (MLIs) on Mudra portal.

Financial health of PSBs after recent fraud

2143. SHRI G. C. CHANDRASHEKHAR: Will the Minister of FINANCE be pleased to state:

(a) whether the cases of financial frauds committed in nationalised banks including Punjab National Bank (PNB) are being inquired into by Government, if so, the details thereof;

(b) the financial health of PSBs including after recent financial frauds, State-wise; and

(c) the measures taken by Government to get Nirav Modi and Mehul Choksi?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHIV PRATAP SHUKLA): (a) CBI has registered 676 bank frauds cases pertaining to nationalized banks including Punjab National Bank during the last 3 years viz. 2015, 2016, 2017 and 2018 (upto 30.11.2018). Out of these 676 cases, 91 cases pertain to Punjab National Bank (PNB).

(b) With regard to the financial health of Public Sector Banks (PSBs), it may be noted that 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. Further, during the fourth quarter of the financial year (FY) 2017-18, all such schemes for restructuring stressed loans were withdrawn. As a result, while PSBs have posted aggregate operating profits during first half of current FY of ₹ 75,030 crores, some of the banks have posted losses primarily on account of continuing ageing provision for NPAs recognised as a result of AQR initiated in 2015 and subsequent transparent recognition by banks, including under RBI's circular discontinuing restructuring schemes in the fourth quarter of FY 2017-18, with aggregate net losses of PSBs in the first half of the current FY being ₹ 31,330 crore. PSBs made aggregate provision for NPAs and other contingencies of ₹ 85,791 crore during the first half of the current FY. Additionally, because of hardening of bond yields, these banks had aggregate mark-to-market losses on their investment portfolios of ₹ 20,384 crore during the same period. With regard to state-wise information on banks' financial health, it may be noted that financial statements of banks are prepared as a single entity and not State-wise.

Over the last four and half FYs, to reduce NPAs and strengthen the financial position of PSBs, Government has taken comprehensive steps under its 4R's strategy of recognising NPAs transparently, resolving and recovering value from stressed accounts through clean and effective laws and processes, recapitalising banks, and reforming banks through the PSB Reforms Agenda to make them responsible and responsive. The results of 4R's approach are now visible:—

- (1) Gross NPAs of PSBs have started declining, after peaking in March, 2018, registering a decline of ₹ 23,860 crore, from ₹ 8,95,601 crore in March 2018 to ₹ 8,68,812 crore in September 2018.
- (2) Non-NPA accounts overdue by 31 to 90 days (Special Mention Accounts 1 and 2) of PSBs have declined by 61% over five successive quarters, from ₹ 2.25 lakh crore as of June, 2017 to ₹ 0.87 lakh crore as of September 2018, indicating significant improvement in asset quality.
- (3) The Provision Coverage Ratio (PCR) of PSBs has risen steeply from 46.04% as of March, 2015 to 66.85% as of September, 2018, giving banks cushion to absorb losses.

(4) Record recovery of ₹ 60,726 crore has been effected by PSBs in the first half of the current financial year, which is more than double the amount recovered over the corresponding period of the last financial year.

(5) Credit Risk-weighted Assets to Gross Advances ratio has decreased steadily over the past four quarters, from 80.26% in September, 2017 to 71.2% in September, 2018.

(c) CBI has informed that on their request, Red Corner Notice (RCN) has been issued by Interpol, France against accused Nirav Modi and against accused MehulChoksi. Request for extradition of accused Nirav Modi from United Kingdom has been sent on 17.08.2018 and request for extradition of accused MehulChoksi from Republic of Antigua and Barbuda has been sent to the said country on 27.7.2018.

Cash deficit and its effect on national economy

2144. DR. SANJAY SINH: Will the Minister of FINANCE be pleased to state:

(a) whether Government is aware of the shortage of cash flow in the country:

(b) if so, the reasons therefor:

(c) whether it is a fact that in first half of October this year, there was a cash deficit of about 1.4 lakh crore in the country; and

(d) if so, the details of its effect on the share market and national economy?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI RADHAKRISHNAN P.): (a) There is no information of currency shortage in the country in the recent past. Position of fresh/ re-issuable notes in currency chests of banks are being monitored by RBI on regular basis and adequate supply of cash _is being ensured.

(b) to (d) Question does not arise in view of reply as (a) above.

Reviewing the functioning of Stand Up India scheme

2145. DR. VINAY P. SAHASRABUDDHE: Will the Minister of FINANCE be pleased to state:

(a) how many loans have been provided by the Public Sector, Private and Regional Banks under the Stand Up India scheme, since its inception;

(b) what has been the overall impact of the scheme;