

**Regulation 31 of Punjab National Bank (Employees)
Pension Regulations, 1995**

977. SHRI SANJAY SINGH: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Regulation 31 of Punjab National Bank (Employees) Pension Regulations, 1995 permits bank to grant compassionate allowance to their dismissed/removed/terminated officers;

(b) whether it is also a fact that PNB has not been granting compassionate allowance to the dismissed/removed/terminated officers despite the available pension provision;

(c) if so, the reasons therefor; and

(d) by when the bank will settle the rightful dues of the dismissed/removed/terminated officers?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHIV PRATAP SHUKLA): (a) As per Regulation 31 of Punjab National Bank (Employees) Pension Regulations, 1995, provides that an employee, who is dismissed or removed or terminated from service, shall forfeit his pension. The proviso to the said Regulation further provides, *inter alia*, that the authority higher than the authority competent to dismiss or remove or terminate an employee from service may, if the case is deserving of special consideration, sanction a compassionate allowance not exceeding two-thirds of the pension which would have been admissible to employee on the basis of qualifying service rendered upto the date of employees' dismissal, removal or termination.

(b) to (d) Punjab National Bank has apprised that cases of compassionate allowance to dismissed/removed/terminated officers are considered by the competent authority on the basis of merit of the case, and at present there is no case pending in this regard.

NPA cases filed under SARFAESI Act

978. SHRI KAPIL SIBAL: Will the Minister of FINANCE be pleased to state:

(a) the details of NPA cases filed under SARFAESI Act with their outcome and State/UT-wise details of loans disbursed since May, 2014 till date, State/UT/date-wise;

(b) whether under Debts Recovery Tribunals (DRTs) before National Company Law Tribunal (NCLT), 39 large defaulters were shortlisted, the details thereof along with details of recovery, if any and if not, the reasons therefor;

(c) whether CAG has reasoned out for increase in NPAs, if so, the details thereof and if not, the reasons therefor; and

(d) the details of the loan disbursed since May, 2014 till date and the loans termed as NPAs from these loans, Bank/date-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHIV PRATAP SHUKLA): (a) As per information provided by Reserve Bank of India (RBI) cumulative data since inception of the SARFAESI Act regarding number of cases where notices have been issued and the amount involved at the end of financial year 2014-15 to 2017-18 and number of cases where amount was recovered at the end of financial year 2014-15 to 2017-18 is given in the Statement-I (*See* below).

State/UT-wise data of bank credit by scheduled commercial banks in India as provided by RBI from 2014-15 to second quarter of 2018-19 is given in the Statement-II (*See* below).

(b) RBI issued directions to banks to file cases under IBC in the NCLTs in respect of 39 large defaulters amounting to about ₹ 2.69 lakh crore funded exposure (as of December, 2017). As per Section 14 of the Insolvency and Bankruptcy Code, 2016 (IBC) moratorium is declared by NCLT in pending recovery proceedings including matters before DRTs.

(c) In Comptroller and Auditor General of India's Report No. 28 of 2017 on Recapitalisation of Public Sector Banks, it is stated that instances of material differences between the Non-Performing Assets (NPAs) recognized by banks and Reserve Bank of India (RBI) have been noticed.

(d) With regard to the loans termed as NPAs from the loans disbursed since May, 2014, RBI has informed that RBI does not collect data on NPAs based on the original date of sanction of loans and as such, it does not have information with reference to any particular date of disbursement. As per data on global operations furnished by RBI, the aggregate gross advances of Scheduled Commercial Banks as of 31.3.2014 were ₹ 68,75,748 crore and were ₹ 98,93,196 crore as of 31.12.2018 (provisional data). Year-wise, SCBs-wise details are given in the Statement-III.

Statement-I

Cummulative data regarding number of cases where notices have been issued and the amount involved when amount was recovered

| Bank Group | SARFAESI - Cumulative since Inception of the Act | | | | | |
|-------------------------------|--|------------------|------------------|------------------|-----------------------|------------------|
| | No. of Notices Issued-No. of Cases | | | | No. of Notices Issued | |
| | Mar. 31- 2015 | Mar. 31- 2016 | Mar. 31- 2017 | Mar. 31- 2018 | Mar. 31- 2015 | Mar. 31- 2016 |
| Public Sector Banks | 10,39,583 | 12,83,863 | 14,68,553 | 15,38,122 | 3,38,428 | 4,90,122 |
| Private Sector Banks | 80,588 | 96,036 | 1,10,205 | 1,29,249 | 33,888 | 45,122 |
| Foreign Banks | 11,131 | 11,857 | 12,324 | 12,802 | 7,109 | 11,122 |
| Small Finance Banks Scheduled | | | 26 | 2,265 | | |
| Scheduled Commercial Banks | 11,31,302 | 13,91,756 | 15,91,108 | 16,82,438 | 3,79,426 | 5,47,122 |

| Bank Group | SARFAESI - Cumulative since Inception of the Act | | | | | |
|-------------------------------|---|------------------|------------------|------------------|---|------------------|
| | Cases where Amount was Recovered- No. of Cases | | | | Cases where Amount was Recovered- No. of Cases | |
| | Mar. 31- 2015 | Mar. 31- 2016 | Mar. 31- 2017 | Mar. 31- 2018 | Mar. 31- 2015 | Mar. 31- 2016 |
| Public Sector Banks | 6,91,491 | 8,67,265 | 9,87,155 | 10,33,164 | 82,689 | 1,09,122 |
| Private Sector Banks | 45,998 | 57,422 | 66,497 | 78,560 | 9,074 | 12,122 |
| Foreign Banks | 2,419 | 2,577 | 2,661 | 3,025 | 489 | 512 |
| Small Finance Banks Scheduled | | | 10 | 1,499 | | |
| Scheduled Commercial Banks | 7,39,908 | 9,27,264 | 10,56,323 | 11,16,248 | 92,252 | 1,22,122 |

Data as reported by Banks to RBI-DBS

Statement-II

Bank Credit of Scheduled Commercial Banks (SCBs) in India (Amount in ₹ M)

| Sl. No. | State/UTs | 2018-19: Q2 | 2018 Q1 | 2017 Q4 | 2017 Q3 | 2017 Q2 | 2017 Q1 | 2016 Q4 |
|---------|-----------------------------|----------------|------------|------------|------------|------------|------------|------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 1. | Andaman and Nicobar Islands | 20035 | 19138 | 18457 | 17883 | 16933 | 16126 | 15825 |
| 2. | Andhra Pradesh | 3278063 | 3155114 | 3104573 | 2913501 | 2678157 | 2568764 | 2512104 |
| 3. | Arunachal Pradesh | 34745 | 33527 | 33216 | 32864 | 30916 | 28843 | 28753 |
| 4. | Assam | 601373 | 582616 | 573072 | 540731 | 509486 | 491906 | 487760 |
| 5. | Bihar | 1068508 | 1025537 | 1015106 | 958560 | 915227 | 912100 | 908753 |
| 6. | Chandigarh | 739028 | 734298 | 673840 | 685161 | 645439 | 646209 | 621968 |
| 7. | Chhattisgarh | 805916 | 764745 | 833524 | 825125 | 769638 | 728995 | 746033 |
| 8. | Dadra and Nagar Haveli | 19092 | 17881 | 17243 | 16098 | 14568 | 13973 | 13302 |
| 9. | Daman and Diu | 14134 | 13032 | 13058 | 11884 | 11111 | 10706 | 10197 |
| 10. | Goa | 185928 | 176705 | 176315 | 176055 | 165169 | 159419 | 159379 |
| 11. | Gujarat | 5057790 | 4847457 | 4827786 | 4506795 | 4237750 | 4200015 | 4135367 |

| | | | | | | | | |
|-----|-------------------|----------|----------|----------|----------|----------|----------|----------|
| 12. | Haryana | 2299806 | 2145807 | 2183365 | 2057990 | 1878635 | 1805263 | 1795368 |
| 13. | Himachal Pradesh | 276464 | 270087 | 264795 | 258760 | 244373 | 234824 | 232894 |
| 14. | Jammu and Kashmir | 494989 | 463786 | 448185 | 426937 | 410301 | 384868 | 372755 |
| 15. | Jharkhand | 561082 | 539350 | 546394 | 539606 | 500340 | 484762 | 499918 |
| 16. | Karnataka | 6138570 | 5945721 | 5867397 | 5578804 | 5423591 | 5257533 | 5234097 |
| 17. | Kerala | 2973515 | 2864037 | 2813838 | 2743899 | 2622463 | 2495286 | 2463139 |
| 18. | Lakshadweep | 829 | 828 | 823 | 804 | 791 | 803 | 805 |
| 19. | Madhya Pradesh | 2357157 | 2288754 | 2215123 | 2147261 | 2058601 | 2008080 | 1909151 |
| 20. | Maharashtra | 25076009 | 24082241 | 24047662 | 23164385 | 23052959 | 22509438 | 22995799 |
| 21. | Manipur | 44830 | 42046 | 39976 | 37266 | 34197 | 31909 | 30036 |
| 22. | Meghalaya | 59756 | 59951 | 58408 | 56048 | 56763 | 55049 | 53005 |
| 23. | Mizoram | 31755 | 30580 | 30269 | 28571 | 27503 | 26236 | 26030 |
| 24. | Nagaland | 36343 | 34915 | 34684 | 33136 | 31709 | 30299 | 29674 |
| 25. | NCT of Delhi | 11310430 | 10521195 | 10699984 | 9720528 | 9398342 | 9332388 | 9759930 |
| 26. | Odisha | 1064682 | 1021254 | 1006534 | 969898 | 917819 | 909486 | 923132 |
| 27. | Puducherry | 108992 | 105100 | 103187 | 100749 | 97868 | 95311 | 93636 |
| 28. | Punjab | 2193078 | 2218799 | 2213884 | 2230672 | 2101420 | 2037396 | 2025821 |

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
|-----|---------------|---------|---------|---------|---------|---------|---------|---------|
| 29. | Rajasthan | 2675229 | 2584001 | 2543816 | 2397942 | 2196429 | 2103812 | 2103982 |
| 30. | Sikkim | 25556 | 25470 | 23190 | 21238 | 20454 | 19813 | 19034 |
| 31. | Tamil Nadu | 8176334 | 7853119 | 7841721 | 7714624 | 7407302 | 7228958 | 7157254 |
| 32. | Telangana | 4558852 | 4427421 | 4456348 | 4320102 | 4137384 | 4022672 | 3945715 |
| 33. | Tripura | 90363 | 90175 | 89811 | 81563 | 77341 | 72645 | 73568 |
| 34. | Uttar Pradesh | 4040930 | 3924511 | 3918917 | 3704985 | 3498489 | 3509180 | 3510311 |
| 35. | Uttarakhand | 477089 | 459508 | 446692 | 435140 | 407612 | 388843 | 387912 |
| 36. | West Bengal | 3682627 | 3607312 | 3644535 | 3560415 | 3462419 | 3431677 | 3987620 |

Bank Credit of Scheduled Commercial Banks (SCBs) in India (Amount in ₹ M)

| Sl. No. | State/UTs | 2015-16 | 2015 | 2015 | 2015 | 2014 | 20 |
|---------|-----------------------------|---------|---------|---------|---------|---------|------|
| 1 | 2 | 13 | 14 | 15 | 16 | 17 | 18 |
| 1. | Andaman and Nicobar Islands | 14085 | 13167 | 12337 | 11777 | 11823 | 10 |
| 2. | Andhra Pradesh | 2228988 | 2068949 | 1968966 | 1924249 | 1978315 | 1880 |
| 3. | Arunachal Pradesh | 25390 | 23706 | 22376 | 21519 | 21509 | 20 |
| 4. | Assam | 426707 | 391906 | 371764 | 352521 | 359113 | 333 |
| 5. | Bihar | 812461 | 739747 | 718947 | 696815 | 721325 | 634 |

| | | | | | | | |
|-----|------------------------|----------|----------|----------|----------|----------|-------|
| 6. | Chandigarh | 559226 | 639343 | 611008 | 589082 | 588608 | 584 |
| 7. | Chhattisgarh | 660673 | 645999 | 615594 | 603645 | 610232 | 562 |
| 8. | Dadra and Nagar Haveli | 28141 | 11471 | 10149 | 9471 | 9488 | 9 |
| 9. | Daman and Diu | 8739 | 8278 | 8078 | 7889 | 8061 | 7 |
| 10. | Goa | 150437 | 143175 | 137787 | 135784 | 137787 | 134 |
| 11. | Gujarat | 3923773 | 3603719 | 3439250 | 3363529 | 3484323 | 3202 |
| 12. | Haryana | 1782410 | 1681413 | 1603809 | 1605897 | 1654934 | 1533 |
| 13. | Himachal Pradesh | 224996 | 208379 | 201489 | 188584 | 209044 | 183 |
| 14. | Jammu and Kashmir | 354839 | 337721 | 328105 | 314076 | 310972 | 287 |
| 15. | Jharkhand | 466351 | 423874 | 411649 | 394334 | 412019 | 378 |
| 16. | Karnataka | 4908497 | 4530869 | 4294232 | 4252148 | 4318401 | 4015 |
| 17. | Kerala | 2248000 | 2115762 | 2079739 | 2046728 | 2096562 | 1942 |
| 18. | Lakshadweep | 790 | 742 | 698 | 690 | 692 | |
| 19. | Madhya Pradesh | 1733082 | 1653574 | 1572232 | 1544269 | 1534181 | 1417 |
| 20. | Maharashtra | 22353050 | 20226072 | 18985313 | 18917809 | 19760566 | 17898 |
| 21. | Manipur | 24948 | 22668 | 20694 | 19836 | 19471 | 18 |
| 22. | Meghalaya | 45233 | 43012 | 42589 | 41654 | 43157 | 40 |

| 1 | 2 | 13 | 14 | 15 | 16 | 17 | 18 |
|-----|---------------|---------|---------|---------|---------|---------|------|
| 23. | Mizoram | 23728 | 21348 | 20295 | 19925 | 20029 | 17 |
| 24. | Nagaland | 26371 | 24695 | 22961 | 22465 | 22724 | 20 |
| 25. | NCT of Delhi | 9705966 | 8790984 | 8485102 | 8530081 | 9138130 | 8219 |
| 26. | Odisha | 856069 | 777580 | 745803 | 746344 | 798490 | 718 |
| 27. | Puducherry | 84263 | 80091 | 78405 | 77447 | 78799 | 74 |
| 28. | Punjab | 2055404 | 1986147 | 1914457 | 1867340 | 1964387 | 1827 |
| 29. | Rajasthan | 1907939 | 2137136 | 2039020 | 1994127 | 2015117 | 1865 |
| 30. | Sikkim | 16787 | 15673 | 14837 | 14105 | 14646 | 13 |
| 31. | Tamil Nadu | 6823099 | 6466557 | 6398465 | 6309949 | 6516199 | 6163 |
| 32. | Telangana | 3715811 | 3502143 | 3389145 | 3337996 | 3356570 | 3157 |
| 33. | Tripura | 60834 | 54339 | 52513 | 49269 | 52067 | 45 |
| 34. | Uttar Pradesh | 3277490 | 3148682 | 2988595 | 2925525 | 3023379 | 2735 |
| 35. | Uttarakhand | 336168 | 305826 | 299215 | 288599 | 306003 | 272 |
| 36. | West Bengal | 3338540 | 3200623 | 3154155 | 3043536 | 3211371 | 2952 |

Note: Bank credit are 'loans and advances' and includes all types of credit facilities such as (a) cash credit, overdrafts, demand drafts, etc. This exclude inter-bank credit.

Source: Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks (BSR-7).

Statement-III

Data of gross loans and advances and gross NPAs of Scheduled Commercial

| Bank/ Bank Group | Gross Loans and Advances | | | | | | | 31.03. 2014 | 31.03. 2015 | 31.03. 2016 | 31.03. 2017 | 31.03. 2018 | 31.12. 2018 |
|----------------------------|--------------------------|------------|------------|-------------|-------------|-------------|--------|-------------|-------------|-------------|-------------|-------------|-------------|
| | 31.03.2014 | 31.03.2015 | 31.03.2016 | 31.03. 2017 | 31.03. 2018 | 31.12. 2018 | | | | | | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| Allahabad Bank | 1,40,905 | 1,53,095 | 1,57,707 | 1,58,103 | 1,66,436 | 1,58,994 | 8,068 | 8,358 | 15,000 | 15,000 | 15,000 | 15,000 | 15,000 |
| Andhra Bank | 1,10,649 | 1,29,576 | 1,36,371 | 1,44,232 | 1,64,535 | 1,72,069 | 5,858 | 6,877 | 11,000 | 11,000 | 11,000 | 11,000 | 11,000 |
| Bank of Baroda | 4,03,699 | 4,37,280 | 4,05,517 | 4,08,511 | 4,60,744 | 4,84,882 | 11,876 | 16,261 | 40,000 | 40,000 | 40,000 | 40,000 | 40,000 |
| Bank of India | 3,76,228 | 4,10,661 | 3,81,662 | 3,93,788 | 3,75,995 | 3,72,803 | 11,869 | 22,807 | 49,000 | 49,000 | 49,000 | 49,000 | 49,000 |
| Bank of Maharashtra | 90,369 | 1,01,210 | 1,11,240 | 1,01,537 | 94,645 | 89,594 | 2,860 | 6,402 | 10,000 | 10,000 | 10,000 | 10,000 | 10,000 |
| Bharatiya Mahila Bank Ltd. | 89 | 352 | 621 | 576 | | | 0 | 0 | | | | | |
| Canara Bank | 3,03,431 | 3,35,106 | 3,36,548 | 3,55,306 | 4,00,843 | 4,35,423 | 7,570 | 13,040 | 31,000 | 31,000 | 31,000 | 31,000 | 31,000 |
| Central Bank of India | 1,83,321 | 1,94,967 | 1,90,153 | 1,53,008 | 1,77,484 | 1,75,178 | 11,500 | 11,873 | 22,000 | 22,000 | 22,000 | 22,000 | 22,000 |
| Corporation Bank | 1,38,643 | 1,47,708 | 1,45,706 | 1,45,710 | 1,28,005 | 1,26,841 | 4,737 | 7,107 | 14,000 | 14,000 | 14,000 | 14,000 | 14,000 |
| Dena Bank | 78,622 | 80,629 | 85,811 | 77,538 | 74,239 | 65,928 | 2,616 | 4,393 | 8,000 | 8,000 | 8,000 | 8,000 | 8,000 |

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | |
|-------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|--------|--------|----|
| IDBI Bank Limited | 2,03,376 | 2,15,792 | 2,26,477 | 2,10,610 | 1,98,853 | 1,91,044 | 9,960 | 12,685 | 24 |
| Indian Bank | 1,24,359 | 1,28,832 | 1,32,632 | 1,32,145 | 1,62,726 | 1,77,505 | 4,562 | 5,670 | 8 |
| Indian Overseas Bank | 1,81,081 | 1,79,041 | 1,72,727 | 1,56,776 | 1,50,999 | 1,50,590 | 9,020 | 14,922 | 30 |
| Oriental Bank of Commerce | 1,40,765 | 1,48,039 | 1,53,639 | 1,66,438 | 1,48,206 | 1,55,490 | 5,618 | 7,666 | 4 |
| Punjab and Sind Bank | 57,858 | 64,796 | 65,277 | 60,263 | 69,739 | 71,484 | 2,554 | 3,082 | 4 |
| Punjab National Bank | 3,59,646 | 3,92,422 | 4,32,775 | 4,41,751 | 4,71,297 | 4,80,936 | 18,880 | 25,695 | 55 |
| State Bank of Bikaner and Jaipur | 65,333 | 71,153 | 74,743 | 68,774 | | | 2,733 | 2,945 | 3 |
| State Bank of Hyderabad | 98,827 | 1,08,710 | 1,14,566 | 87,670 | | | 5,824 | 4,985 | 6 |
| State Bank of India | 12,45,122 | 13,35,437 | 15,09,512 | 16,27,278 | 20,48,387 | 21,64,542 | 61,605 | 56,738 | 98 |
| State Bank of Mysore | 50,862 | 53,296 | 55,418 | 38,608 | | | 2,819 | 2,136 | 3 |
| State Bank of Patiala | 77,811 | 80,648 | 85,941 | 77,100 | | | 3,758 | 4,360 | 6 |
| State Bank of Travancore | 70,782 | 69,907 | 67,004 | 52,506 | | | 3,077 | 2,357 | 3 |
| Syndicate Bank | 1,76,241 | 2,05,804 | 2,06,449 | 2,07,065 | 2,23,346 | 2,10,302 | 4,611 | 6,442 | 13 |
| Uco Bank | 1,53,163 | 1,51,812 | 1,35,508 | 1,31,655 | 1,23,990 | 1,13,997 | 6,621 | 10,186 | 20 |

| | | | | | | | | | |
|-----------------------------|------------------|------------------|------------------|------------------|------------------|------------------|-----------------|-----------------|------------|
| Union Bank of India | 2,34,332 | 2,62,757 | 2,77,725 | 3,10,578 | 3,13,860 | 3,17,512 | 9,564 | 13,031 | 24 |
| United Bank of India | 67,982 | 69,070 | 71,412 | 70,503 | 68,692 | 69,306 | 7,118 | 6,553 | 9 |
| Vijaya Bank | 82,425 | 87,692 | 90,765 | 96,821 | 1,18,677 | 1,32,634 | 1,986 | 2,443 | 6 |
| PUBLIC SECTOR BANKS | 52,15,920 | 56,15,793 | 58,23,907 | 58,74,849 | 61,41,698 | 63,17,055 | 2,27,264 | 2,79,016 | 5,3 |
| Axis Bank Limited | 2,32,499 | 2,84,009 | 3,42,312 | 3,84,723 | 4,54,551 | 4,91,501 | 3,001 | 3,867 | 5 |
| Bandhan Bank Limited | | | 12,446 | 16,864 | 29,913 | 34,467 | | | |
| Catholic Syrian Bank Ltd. | 8,854 | 9,582 | 7,957 | 8,272 | 9,685 | 10,374 | 334 | 475 | |
| City Union Bank Limited | 16,224 | 18,089 | 21,253 | 24,112 | 28,239 | 30,637 | 293 | 336 | |
| DCB Bank Limited | 8,212 | 10,558 | 13,033 | 15,959 | 20,564 | 23,175 | 138 | 186 | |
| Federal Bank Ltd. | 44,157 | 51,951 | 58,791 | 74,091 | 93,173 | 1,07,065 | 1,087 | 1,058 | 1 |
| HDFC Bank Ltd. | 3,04,963 | 3,67,888 | 4,67,579 | 5,58,567 | 6,64,254 | 7,88,476 | 2,775 | 3,266 | 4 |
| ICICI Bank Limited | 3,47,212 | 3,98,962 | 4,50,183 | 4,82,460 | 5,37,945 | 5,99,435 | 10,506 | 15,095 | 26 |
| IDFC Bank Limited | | | 49,667 | 51,631 | 53,753 | 84,808 | | | 3 |
| IndusInd Bank Ltd. | 55,539 | 69,141 | 88,874 | 1,13,696 | 1,45,913 | 1,74,108 | 621 | 563 | |
| ING Vysya Bank Ltd. | 36,029 | 40,719 | | | | | 263 | 745 | |
| Jammu and Kashmir Bank Ltd. | 47,138 | 46,301 | 52,494 | 53,573 | 60,298 | 69,007 | 783 | 2,764 | 4 |

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
|--------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|--------|--------|
| Karnataka Bank Ltd | 28,624 | 31,995 | 34,273 | 37,585 | 48,246 | 52,769 | 836 | 944 |
| Karur Vysya Bank Ltd | 34,226 | 36,691 | 39,476 | 41,435 | 45,973 | 47,766 | 279 | 678 |
| Kotak Mahindra Bank Ltd. | 53,517 | 66,785 | 1,20,211 | 1,37,981 | 1,71,941 | 1,99,213 | 1,059 | 1,237 |
| Lakshmi Vilas Bank Ltd | 13,038 | 16,513 | 19,819 | 23,958 | 27,005 | 24,123 | 546 | 455 |
| Nainital Bank Ltd | 2,469 | 2,596 | 2,739 | 3,280 | 3,440 | 3,531 | 61 | 77 |
| RBL Bank Limited | 9,882 | 14,530 | 21,316 | 29,619 | 40,522 | 50,221 | 78 | 111 |
| South Indian Bank Ltd | 36,403 | 37,726 | 41,471 | 46,846 | 55,109 | 60,064 | 433 | 643 |
| Tamilnad Mercantile Bank Ltd | 17,366 | 19,545 | 22,821 | 22,262 | 24,133 | 25,183 | 428 | 319 |
| The Dhanalakshmi Bank Ltd | 8,120 | 7,976 | 7,218 | 6,596 | 6,387 | 6,265 | 486 | 558 |
| Yes Bank Ltd. | 55,782 | 75,775 | 98,674 | 1,33,209 | 2,04,848 | 2,46,168 | 175 | 313 |
| Private Sector Banks | 13,60,253 | 16,07,329 | 19,72,608 | 22,66,721 | 27,25,891 | 31,28,355 | 24,184 | 33,690 |
| AB Bank Limited | 66 | 69 | 66 | 71 | 58 | 75 | 7 | 8 |
| Abu Dhabi Commercial Bank PISC | 1,136 | 1,778 | 2,018 | 2,333 | 2,054 | 1,440 | 23 | 23 |
| American Express Banking Corp. | 2,131 | 2,334 | 3,014 | 3,592 | 5,144 | 5,218 | 20 | 20 |

| | | | | | | | | |
|---|--------|--------|--------|--------|--------|--------|-------|-----|
| Australia and New Zealand Banking Group Limited | 2,066 | 2,258 | 2,531 | 1,939 | 1,953 | 2,296 | 19 | 0 |
| Bank of America, National Association | 8,515 | 9,268 | 12,346 | 13,761 | 15,346 | 15,826 | 0 | 14 |
| Bank of Bahrain and Kuwait B.S.C. | 773 | 986 | 955 | 1,216 | 1,626 | 1,820 | 80 | 40 |
| Bank of Ceylon | 163 | 220 | 245 | 297 | 347 | 317 | 1 | 1 |
| Bank of Nova Scotia | 4,751 | 6,272 | 5,305 | 4,296 | 4,007 | 3,227 | 194 | 193 |
| Barclays Bank PLC | 8,476 | 13,646 | 16,861 | 11,024 | 11,686 | 13,081 | 464 | 311 |
| BNP Paribas | 12,448 | 14,211 | 20,002 | 17,726 | 19,243 | 15,972 | 16 | 12 |
| Citibank N.A. | 57,303 | 61,432 | 62,109 | 55,453 | 56,275 | 60,562 | 1,484 | 781 |
| Commonwealth Bank of Australia | 342 | 391 | 300 | | | | 0 | 0 |
| Cooperatieve Rabobank U.A. | 852 | 1,083 | 1,790 | 2,013 | 3,418 | 3,533 | 0 | 0 |
| Credit Agricole Corporate and Investment Bank | 2,617 | 4,225 | 5,685 | 4,482 | 4,214 | 5,392 | 17 | 1 |
| Credit Suisse AG | 858 | 1,368 | 1,820 | 1,100 | 1,323 | 635 | 0 | 0 |
| CTBC Bank Co., Ltd. | 315 | 430 | 566 | 740 | 481 | 855 | 8 | 8 |

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|--|--------|--------|--------|--------|--------|--------|-------|-------|----|
| DBS Bank Ltd. | 15,726 | 16,471 | 18,535 | 22,216 | 18,614 | 19,790 | 2,116 | 1,284 | 1 |
| Deutsche Bank AG | 29,155 | 36,211 | 43,343 | 35,759 | 39,966 | 48,219 | 167 | 119 | |
| Doha Bank QSC | 0 | | 343 | 423 | 660 | 992 | 0 | | |
| Emirates NBD Bank (P.J.S.C.) | 0 | | | | 578 | 943 | 0 | | |
| First Abu Dhabi Bank PJSC | 0 | | 0 | 0 | 0 | 250 | 0 | | |
| Firstrand Bank Ltd. | 233 | 283 | 498 | 269 | 216 | 293 | 34 | 22 | |
| Hongkong and Shanghai Banking Corpn. Ltd. | 40,780 | 47,171 | 55,595 | 46,962 | 52,231 | 64,698 | 672 | 791 | |
| HSBC Bank Oman S.A.O.G. | 1 | 1 | | | | | 0 | 0 | |
| Industrial and Commercial Bank of China | 436 | 1,053 | 1,152 | 728 | 927 | 1,142 | 0 | 0 | |
| Industrial Bank of Korea | 0 | | 7 | 85 | 162 | 183 | 0 | | |
| J.P.M. Morgan Chase Bank National Association | 4,449 | 5,161 | 10,056 | 8,060 | 12,511 | 12,364 | 23 | 0 | |
| JSC VTB Bank | 126 | 40 | 56 | 23 | 0 | 0 | 0 | 18 | |
| KBC Bank NV | 732 | 365 | 0 | | | | 50 | 6 | |
| Keb Hana Bank | 0 | | 164 | 224 | 271 | 463 | 0 | | |

| | | | | | | | | |
|--|--------|--------|--------|--------|--------|--------|-------|-------|
| Krung Thai Bank Public Company Limited | 13 | 6 | 3 | 7 | 3 | 3 | 0 | 0 |
| Mashreq Bank PSC | 178 | 268 | 164 | 214 | 425 | 165 | 0 | 0 |
| Mizuho Bank Ltd. | 7,194 | 6,783 | 9,285 | 7,693 | 8,897 | 11,095 | 150 | 137 |
| National Australia Bank | 379 | 199 | 103 | 242 | 175 | 40 | 0 | 0 |
| PT Bank Maybank Indonesia TBK | 51 | 86 | 170 | 182 | 112 | 112 | 0 | 0 |
| Qatar National Bank SAQ | 0 | | | | 90 | 243 | 0 | |
| SBER Bank | 331 | 311 | 338 | 224 | 216 | 189 | 20 | 49 |
| SBM Bank (Mauritius) Ltd. | 613 | 695 | 672 | 820 | 1,184 | 775 | 102 | 80 |
| Shinhan Bank | 1,310 | 2,577 | 3,088 | 4,151 | 6,044 | 6,215 | 0 | 0 |
| Societe Generale | 2,656 | 3,635 | 3,550 | 1,873 | 2,738 | 2,032 | 0 | 0 |
| Sonali Bank | 21 | 25 | 24 | 25 | 34 | 30 | 3 | 3 |
| Standard Chartered Bank | 73,910 | 74,828 | 76,657 | 76,541 | 72,236 | 75,934 | 5,783 | 6,656 |
| Sumitomo Mitsui Banking Corporation | 856 | 2,071 | 3,948 | 5,370 | 6,131 | 7,274 | 0 | 0 |
| The Bank of Tokyo-Mitsubishi UFJ Ltd. | 5,833 | 5,744 | 7,651 | 9,290 | 8,788 | 12,246 | 0 | 98 |
| The Royal Bank of Scotland PLC | 11,255 | 11,227 | 3,539 | 185 | 115 | 0 | 114 | 82 |
| UBS AG | 0 | | | | | | 0 | |

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | |
|------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|----------|----------|-----|
| United Overseas Bank Ltd. | 213 | 876 | 1,115 | 1,181 | 302 | 1,079 | 0 | 0 | |
| Westpac Banking Corporation | 175 | 288 | 648 | 551 | 855 | 465 | 0 | 0 | |
| Woori Bank | 140 | 291 | 291 | 484 | 1,648 | 1,939 | 0 | 0 | |
| FOREIGN BANKS | 2,99,575 | 3,36,638 | 3,76,607 | 3,43,822 | 3,63,305 | 3,99,421 | 11,568 | 10,758 | 15 |
| AU Small Finance Bank Limited | | | | | 13,413 | 20,158 | | | |
| Capital Small Finance Bank Limited | | | | 1,370 | 1,853 | 2,296 | | | |
| Equitas Small Finance Bank Limited | | | | 5,803 | 7,788 | 10,739 | | | |
| Suryodaya Small Finance Bank Ltd. | | | | 835 | 1,596 | 2,368 | | | |
| Ujjivan Small Finance Bank Limited | | | | 5,876 | 7,560 | 9,074 | | | |
| Utkarsh Small Finance Bank Limited | | | | 1,594 | 3,106 | 3,731 | | | |
| SMALL FINANCE BANKS- SCHEDULED | | | | 15,477 | 35,316 | 48,365 | | | |
| SCHEDULED COMMERCIAL BANKS | 68,75,748 | 75,59,760 | 81,73,121 | 85,00,869 | 92,66,210 | 98,93,196 | 2,63,015 | 3,23,464 | 6,1 |

Data as reported by Banks to RBI-DBS