

1	2	3	4
14.	Maharashtra	463.41	0
15.	Manipur	0.00	249.85
16.	Meghalaya	131.09	248.97
17.	Mizoram	208.24	296.23
18.	Nagaland	119.60	119.91
19.	Odisha	1019.77	536.95
20.	Rajasthan	769.72	0
21.	Sikkim	135.00	0
22.	Tamil Nadu	535.69	516.78
23.	Telangana	275.35	0
24.	Tripura	147.57	0
25.	Uttar Pradesh	513.20	520.93
26.	Uttarakhand	0.00	126.04
27.	West Bengal	1363.31	859.92
TOTAL		9037.76	7744.77

Source: NABARD.

#### NPAs in nationalised commercial banks

1001. SHRI MANAS RANJAN BHUNIA: Will the Minister of FINANCE be pleased to state:

(a) whether nationalised commercial banks have been facing acute problems of NPAs;

(b) if so, the amount of NPAs of the nationalised commercial banks in the years 2016-17, 2017-18, 2018-19 and 2019-2020 upto January, 2020; and

(c) the steps being taken by Government to address this problem?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANURAG SINGH THAKUR): (a) to (c) As per Reserve Bank of India (RBI) data on global operations, aggregate gross advances of nationalised banks increased from ₹ 11,33,137

crore as on 31.3.2008 to ₹ 34,03,717 crore as on 31.3.2014. As per RBI inputs, the primary reasons for the spurt in stressed assets have been observed to be, *inter alia*, aggressive lending practices, wilful default/loan frauds/corruption in some cases, and economic slowdown. Asset Quality Review (AQR) initiated in 2015 for clean and fully provisioned bank balance-sheets revealed high incidence of non-performing assets (NPAs). As a result of AQR initiated in 2015 and subsequent transparent recognition by banks, stressed accounts were reclassified as NPAs and expected losses on stressed loans, not provided for earlier under flexibility given to restructured loans, were provided for. Further, all such schemes for restructuring stressed loans were withdrawn. Primarily as a result of transparent recognition of stressed assets as NPAs, gross NPAs of nationalised banks, as per RBI data on global operations, rose from ₹ 1,92,809 crore as on 31.3.2015, to ₹ 4,62,169 crore as on 31.3.2017, to ₹ 6,16,586 crore as on 31.3.2018, and as a result of Government's strategy of recognition, resolution, recapitalisation and reforms, have since declined to ₹ 5,66,791 crore as on 31.3.2019 and further declined to ₹ 5,65,660 crore as on 30.9.2019. With regard to NPAs of nationalised banks as on January, 2020, RBI has informed that data on the same are not available.

Government has implemented a comprehensive strategy, consisting of recognition of NPAs transparently, resolution and recovery of value from stressed accounts, recapitalisation of nationalised banks, and reforms in nationalised banks and the wider financial ecosystem for a responsible and clean system. Comprehensive steps have been taken under the Government strategy to reduce NPAs of nationalised banks, including, *inter alia*, the following:—

- (i) Change in credit culture has been effected, with the Insolvency and Bankruptcy Code (IBC) fundamentally changing the creditor-borrower relationship, taking away control of the defaulting company from promoters/owners and debarring wilful defaulters from the resolution process and debarring them from raising funds from the market.
- (ii) The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 has been amended to make it more effective, with provision for three months' imprisonment in case the borrower does not provide asset details, and for the lender to get possession of mortgaged property within 30 days.
- (iii) Suits for recovery of dues are also filed by banks before Debts Recovery Tribunals (DRTs). Six new DRTs have been established to expedite recovery.

- (iv) Over the last five financial years including the current financial year till date, nationalised banks have been recapitalised to the extent of ₹ 3.18 lakh crore, with infusion of ₹ 2.78 lakh crore by the Government and mobilisation of over ₹ 0.40 lakh crore by nationalised banks themselves, enabling nationalised banks to pursue timely resolution of NPAs.
- (v) Key reforms have been instituted in nationalised banks as part of the Public Sector Banks Reforms Agenda, including the following:—
1. Board-approved loan policies of nationalised banks now mandate tying up necessary clearances/approvals and linkages before disbursement, scrutiny of group balance-sheet and ring-fencing of cash flows, non-fund and tail risk appraisal in project financing.
  2. Use of third-party data sources for comprehensive due diligence across data sources has been instituted, thus mitigating risk on account of misrepresentation and fraud.
  3. Monitoring has been strictly segregated from sanctioning roles in high-value loans, and specialised monitoring agencies combining financial and domain knowledge have been deployed for effective monitoring of loans above ₹ 250 crore.
  4. To ensure timely and better realisation in one-time settlements (OTSs), online end-to-end OTS platforms have been set up.

Enabled by the above steps, as per RBI data on global operations, the NPAs of nationalised banks, after reaching a peak of ₹ 6,16,586 crore as on 31.3.2018, declined to ₹ 5,65,660 crore as on 30.9.2019. Further, nationalised banks have effected recovery of ₹ 2,47,241 crore over the last four financial years and the second quarter of the current financial year, including record recovery of ₹ 86,014 crore during the financial year 2018-19.

#### **Loans extended to women under MUDRA**

†1002. MS. SAROJ PANDEY: Will the Minister of FINANCE be pleased to state:

(a) the number of women who have been extended loans under "Pradhan Mantri Mudra Yojana" till date, the details thereof, State-wise; and

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†Original notice of the question was received in Hindi.