



Ministry of Finance

Profit, losses, GNPA's of Public Sector Banks

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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 gross NPA ratio for Public Sector Banks (PSBs) as a category is 14.6% in the financial year (FY) 2017-18, as per Reserve Bank of India (RBI) data. In the last 25 financial years, the gross NPA ratio for PSBs was highest in FY 1993-94 at 24.8% and was also higher in six other financial years.

Bank-wise details of gross NPAs as of March 2018, and operating profit, provision done and net profit/loss in FY 2017-18, are given below.

			Amounts in crore Rs.		
S. No.	Bank	As on 31.3.2018 *	FY 2017-18 **		
		Gross NPA ratio (%)	Operating profit	Provisioning done	Net profit (amounts with a minus sign are losses) ***
1	Allahabad Bank	16.0	3,438	8,113	-4,674
2	Andhra Bank	17.1	5,361	8,774	-3,413
3	Bank of Baroda	12.3	12,006	14,437	-2,432
4	Bank of India	16.6	7,139	13,183	-6,044
5	Bank of Maharashtra	19.5	2,191	3,337	-1,146

6	Canara Bank	11.8	9,548	13,770	-4,222
7	Central Bank of India	21.5	2,733	7,838	-5,105
8	Corporation Bank	17.4	3,950	8,004	-4,054
9	Dena Bank	22.0	1,171	3,094	-1,923
10	IDBI Bank Limited	28.0	7,905	16,142	-8,238
11	Indian Bank	7.4	5,001	3,742	1,259
12	Indian Overseas Bank	25.3	3,629	9,929	-6,299
13	Oriental Bank of Commerce	17.6	3,703	9,575	-5,872
14	Punjab & Sind Bank	11.2	1,145	1,889	-744
15	Punjab National Bank	18.4	10,294	22,577	-12,283
16	State Bank of India	10.9	59,511	66,058	-6,547
17	Syndicate Bank	11.5	3,864	7,087	-3,223
18	UCO Bank	24.6	1,334	5,771	-4,436
19	Union Bank of India	15.7	7,540	12,787	-5,247
20	United Bank of India	24.1	1,025	2,479	-1,454
21	Vijaya Bank	6.3	3,098	2,371	727

Sources:
* RBI
(global

operations, provisional data for Mar-2018)

**** Banks**

***While banks have posted operating profits, their net losses are primarily on account of continuing ageing provision for NPAs recognised as a result of AQR initiated in 2015 and subsequent transparent recognition by banks.

This was stated by Shri Shiv Pratap Shukla, Minister of State for Finance in written reply to a question in Rajya Sabha today.

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