भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

बैंपर्यवि. केका. आरआईए.सं 106 /01.12.001/2019 - 20 (Vol.7) जुलाई 03, 2019
DBS.CO.RIA.No

स्पीड पोस्ट द्वारा/By Speed Post

Shri Prafful Sarda
B2 – 503
Khandeshwar Hsg Soc
Ganga Dham Phase 1
Near Vardhamanpura
Market Yard, Pune – 411037

महोदय,

सूचना का अधिकार अधिनियम, 2005 / Right to Information Act, 2005
हमारी संदर्भ / Our Reference - आरआईए सं/ RIA No. RBIND/R/2019/52586

कृपया सूचना का अधिकार अधिनियम, 2005 के अंतर्गत जानकारी मांगने हेतु दिनांक 03.06.2019 को प्राप्त आपका आवेदन देखें। आपके पत्र के उत्तर अनुलग्नक में दिए गए हैं।

Please refer to your application received on 03.06.2019 seeking information under the Right to Information Act, 2005. Our reply to your queries are furnished in the Annex.

2. आपकी जानकारी हेतु हम सूचित करते हैं कि भारतीय रिज़र्व बैंक में प्रथम अपीलीय प्राधिकारी श्रीमती पार्वती सुंदरम, कार्यपालक निदेशक, भारतीय रिज़र्व बैंक, बैंकिंग पर्यवेक्षण विभाग, केन्द्रीय कार्यालय, सेंटर 1, वर्ल्ड ट्रेड सेंटर, कफ परेड, मुंबई - 400 005 हैं। उपरोक्त प्रत्युत्तर के संबंध में अपील, यदि कोई हो तो, प्रथम अपीलीय प्राधिकारी को 30 दिनों के भीतर की जानी चाहिए।

2. For your information, the First Appellate Authority in Reserve Bank of India is Smt. Parvathy Sundaram, Executive Director, Reserve Bank of India, Department of Banking Supervision, Central Office, Centre 1, World Trade Centre, Cuffe Parade Mumbai–400 005. Appeal, if any, in respect of the above reply, should be preferred within 30 days to the First Appellate Authority.

भवदीय/ Yours faithfully,

सुब्रमणियन

(आर. सुब्रमणियन) / (R. Subramanian)
केंद्रीय जन सूचना अधिकारी/ Central Public Information Officer
अनुलग्नक: यथोक्त / Encl: As above

बैंकिंग पर्यवेक्षण विभाग,केन्द्रीय कार्यालय, सेंटर 1, विश्व व्यापार केंद्र, कफ परेड, कोलाबा,मुंबई -400 005
फोन नं: 022-2218 0131-39 फैक्स नं: 022-2216 0932 ई मेल : cpiodbs@rbi.org.in

Department of Banking Supervision, Central Office, World Trade Centre 1, Cuffe Parade, Colaba, Mumbai - 400 005
Tel: 022-2218 0131-39 Fax: 022-2216 0932 Email: cpiodbs@rbi.org.in

हिन्दी आसान है, इसका प्रयोग बढाइए

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Right to Information Act, 2005 – RBIND/R/2019/52586
Request from Shri Prafful Sarda

प्र.	मांगी गई जानकारी	टिप्पणियाँ
1	Share the wilful defaulter list from 2004 to 2019 (including all the banks - Private, PSU, cooperative and Government). Share yearly data along with bank details.	**Scheduled Commercial Banks:** The list of suit filed wilful defaulters (₹ 25 lakh and above) is available in public domain on the websites of Credit Information Companies. **Urban Co-operative banks (UCBs):** The information sought is not specific as the bank for which the information is sought has not been specified. The information sought is voluminous and spread across various files and centers. Providing the information sought from 2004 to 2019 of all the banks would disproportionately divert the resources of the public authority and hence, cannot be provided in terms of section 7(9) of the Right to Information Act, 2005. **State/District Co-operative banks (StCBs/DCCBs):** The information sought relating to State / District Central Co-operative banks is not available with us. However, the application has been forwarded to NABARD for sharing of information, if any available with them.
2	Share bank wise NPA details along with defaulters name from 2004 to 2019. Share yearly data along with bank details.	**Scheduled Commercial Banks:** The available data on Gross NPAs as reported by Scheduled Commercial Banks to RBI-DBS at the end of FY 2003-04 to FY 2017-18 and as on December 31, 2018 is given in Annex I. Data at the end of FY 2018-19 is not available. The list of suit filed defaulters (Rs. 1 crore and above) and suit filed wilful defaulters (Rs. 25 lakhs and above) is available in public domain on the websites of the Credit Information Companies. **Urban Co-operative banks (UCBs):** Bank wise NPA amounts as reported by the Urban Co-operative banks from 2004 to 2019 is of 275 pages. The applicant may pay ₹ 550/- (275 pages x ₹ 2/- per page) as photocopying charges payable under Rule 4 of the Right to Information Rules, 2012, by way of Demand Draft/ Bankers Cheque/ Postal order payable to Reserve Bank of India at Mumbai or in cash at any of our offices and advise us with copy of receipt.

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		Information regarding names of the defaulters is not available with us. **State/District Co-operative banks (StCBs/DCCBs):** The information sought relating to State / District Central Co-operative banks is not available with us. However, the application has been forwarded to NABARD for sharing of information, if any available with them.
3	*List the names of banks who violated RBI* norms and policy which resulted huge NPA for particular bank from 2004 to 2019	The query is not specific. **State/District Co-operative banks (StCBs/DCCBs):** The information sought relating to State / District Central Co-operative banks is not available with us. However, the application has been forwarded to NABARD for sharing of information, if any available with them.
4	How much NPA is recovered till 2019 from all the banks including PSU, Private, government and cooperative	**Scheduled Commercial Banks:** The available data on reduction in NPAs - due to actual recoveries as reported by Public Sector Banks and Private Sector Banks to RBI-DBS at the end of FY 2017-18 and during April 1,2 018 to December 31, 2018 is given in Annex II. The data as at the end of FY 2018-19 (April 1, 2018 - March 31, 2019) is not available. **Urban Co-operative banks (UCBs):** The amount of recoveries as reported by Urban Co-operative Banks during FY 2017, FY 2018 and FY 2019 are Rs. 18,588 Cr, Rs. 24,789 and Rs. 26,047 Cr. respectively. **State/District Co-operative banks (StCBs/DCCBs):** The information sought relating to State / District Central Co-operative banks is not available with us. However, the application has been forwarded to NABARD for sharing of information, if any available with them.
5	What are the action and necessary steps taken by RBI to reduce NPA	**Scheduled Commercial Banks:** Credit related matters of banks have generally been deregulated and banks are free to frame their Loan policies with the approval of their Boards within broad guidelines of RBI. The Reserve Bank of India had advised banks to have documents of investment policy, loan policy, loan recovery policy etc. prepared and duly vetted by their Boards of Directors. Further, the list of recent guidelines issued by Reserve Bank in order to address the issue of stressed assets of banks are provided in Annex III.

भारतीय रिज़र्व बैंक
केंद्रीय कार्यालय
D.B.S. C.O
Mumbai
Reserve Bank of India

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		Urban Co-operative banks (UCBs): As per our circular - DCBR.BPD.(PCB).CirNo.3/ 12.05.001/ 2014-15 dated November 27, 2014 appropriate supervisory action is taken on Urban Co-operative Banks to reduce NPA. The abovementioned circular can be accessed at RBI's website using the link as under- https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=9364&Mode=0 **State/District Co-operative banks (StCBs/DCCBs):** The issue of recovery of loans comes under the domain of State Government/ Registrar of Cooperative Societies of the respective States. We have not issued any specific instructions in this regard.
6	As per RBI norms and audit policy how much NPA is allowed for any bank in one financial year	**Scheduled Commercial Banks:** No such instruction has been issued in this regard. However, RBI circular DBS.CO.PPD. BC.No.8/11.01.005/2016-17 dated April 13, 2017 on Revised Prompt Corrective Action (PCA) Framework for Banks may be referred to. The circular is available on our website www.rbi.org.in under the link 'Notifications'. **Urban Co-operative banks(UCBs):** There is no such Reserve Bank of India norm in place for Urban Co-operative Banks. As regards audit policy, audit of Urban Co-operative Banks comes under the jurisdiction of respective Co-operative Societies Acts and not under Reserve Bank of India. **State/District Co-operative banks (StCBs/DCCBs):** No specific instruction have been issued by Reserve Bank of India in this regard to StCBs / DCCBs.
7	From 2004 to 2019, on How many banks RBI took action and sent notices for not following NPA norms.	**Scheduled Commercial Banks:** Identification of records containing required information for the period prior to April 2017, if any, from various files spread across various divisions and centres and compilation thereof would disproportionately divert the resources of the public authority. Hence we are unable to provide the information in terms of Section 7(9) of RTI Act, 2005. Since April, 2017, Show Cause Notices (SCNs) to 13 banks have been issued for non-adherence with, inter alia, Income Recognition and Assets Classification (IRAC) norms issued by RBI.

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		Of the above mentioned 13 instances of SCNs, penalty was imposed in 10 instances (Axis Bank Ltd., Deutsche Bank Ltd., ICICI Bank Ltd., IDBI Bank Ltd., IndusInd Bank, Jammu and Kashmir Bank Ltd., Karur Vysya Bank Ltd., South Indian Bank Ltd., State Bank of India. & Yes Bank Ltd.) for violation, inter alia, of the IRAC norms. Details of the same are available in public domain, on RBI's official website at the following link. https://www.rbi.org.in/Scripts/BS_PressReleaseDisplay.aspx In the rest 3 instances wherein SCNs have been issued, adjudication process has not yet been completed. Disclosure of information at this stage may impede the enforcement process and as such the information is exempt from disclosure in terms of section 8(1)(h) of the RTI Act 2005. **Urban Co-operative banks(UCBs):** With regard to urban cooperative banks, information sought is not readily available. Collation of this information would disproportionately divert the resources of the Bank and therefore, exemption is sought under Section 7 (9) of Right to Information Act, 2005. **State/District Co-operative banks (StCBs/DCCBs):** The information sought relating to State / District Central Co-operative banks is not available with us. However, the application has been forwarded to NABARD for sharing of information, if any available with them.

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RIA NO. 52586 : Data of Scheduled Commercial Banks
Source: Offsite Return, Domestic Operations

Annex 1

Amount in Rs.Crores

Bank Name	Gross NPAs															
	FY 2003-04	FY 2005-04	FY 2006-07	FY 2007-08	FY 2008-09	FY 2009-10	FY 2010-11	FY 2011-12	FY 2012-13	FY 2013-143	FY 2014-15	FY 2015-16	FY 2016-17	FY 2017-18	FY 2018-19	Dec 31 2018
ALLAHABAD BANK	1,418	1,284	1,184	1,094	1,009	1,077	1,221	1,647	2,056	4,962	7,961	8,274	15,124	20,520	26,419	28,054
ANDHRA BANK	615	441	437	397	372	368	488	996	1,798	3,714	5,858	6,877	11,444	17,670	28,124	28,703
BANK OF BARODA	3,799	3,161	2,264	1,972	1,858	1,664	2,196	2,786	3,882	6,551	9,894	13,921	33,508	34,935	48,189	45,408
BANK OF INDIA	3,451	2,878	2,219	1,931	1,783	2,190	4,481	4,357	5,170	7,152	10,274	20,245	43,124	42,724	51,086	50,745
BANK OF MAHARASHTRA	954	962	944	820	766	798	1,210	1,174	1,297	1,138	2,860	6,402	10,386	17,189	18,433	15,509
BHARATIYA MAHILA BANK LTD.											-	-	1	55		
CANARA BANK	3,115	2,362	1,784	1,367	1,249	2,139	2,505	3,030	3,890	5,786	7,371	12,490	29,435	31,801	44,432	41,879
CENTRAL BANK OF INDIA	3,092	2,621	2,684	2,572	2,350	2,317	2,458	2,395	7,273	8,456	11,500	11,873	22,721	27,251	38,131	35,333
CORPORATION BANK	722	647	626	625	584	559	651	790	1,274	2,048	4,737	7,107	14,544	17,045	22,213	21,921
DENA BANK	1,484	1,148	949	744	573	621	642	842	957	1,452	2,616	4,393	8,560	12,619	16,361	12,998
IDBI BANK LIMITED		924	938	1,204	1,377	1,436	2,129	2,785	4,551	6,450	9,949	12,654	20,037	38,223	46,641	47,286
INDIAN BANK	1,166	742	650	532	473	426	459	720	1,672	3,255	4,284	5,366	8,328	9,588	11,765	12,979
INDIAN OVERSEAS BANK	1,547	1,362	1,198	1,045	916	1,810	3,442	2,793	3,554	5,621	7,838	13,153	26,597	32,521	36,515	34,914
ORIENTAL BANK OF COMMERCE	1,214	2,513	2,116	1,454	1,280	1,058	1,469	1,921	3,580	4,184	5,618	7,666	14,702	22,859	26,134	24,353
PUNJAB AND SIND BANK	1,204	1,197	942	291	136	161	206	424	763	1,537	2,554	3,082	4,229	6,298	7,802	7,991
PUNJAB NATIONAL BANK	4,670	3,741	3,138	3,391	3,314	2,761	3,206	4,371	8,690	13,255	18,611	25,318	54,424	53,121	83,897	75,578
STATE BANK OF BIKANER AND JAIPUR	484	400	389	463	437	490	612	835	1,651	2,119	2,733	2,945	3,603	10,677		
STATE BANK OF HYDERABAD	691	553	453	351	312	486	646	1,150	2,007	3,186	5,824	4,985	6,591	18,212		
STATE BANK OF INDIA	11,837	11,647	10,270	9,871	12,576	15,105	17,836	23,074	37,156	48,378	57,819	54,107	90,388	1,05,549	2,16,228	1,85,340
STATE BANK OF INDORE	266	303	363	294	265	301	493									
STATE BANK OF MYSORE	515	415	398	384	359	368	595	864	1,503	2,081	2,819	2,136	3,636	9,915		
STATE BANK OF PATIALA	504	653	543	524	521	574	1,007	1,382	1,888	2,453	3,758	4,360	6,767	17,847		
STATE BANK OF SAURASHTRA	200	184	168	128	179											
STATE BANK OF TRAVANCORE	662	652	610	540	571	549	642	835	1,489	1,750	3,077	2,357	3,200	8,817		
SYNDICATE BANK	1,586	1,430	1,500	1,553	1,760	1,592	2,005	2,589	3,051	2,816	4,264	5,904	11,974	15,662	23,731	24,195
UCO BANK	1,450	1,379	1,228	1,504	1,652	1,540	1,665	3,090	4,020	6,905	6,275	9,782	20,106	21,699	29,470	30,457
UNION BANK OF INDIA	2,347	2,058	2,098	1,873	1,657	1,923	2,664	3,616	5,422	6,143	9,142	12,672	23,143	30,928	45,824	48,657
UNITED BANK OF INDIA	764	726	744	817	761	1,020	1,372	1,356	2,176	2,964	7,118	6,553	9,471	10,952	16,552	14,738
VIJAYA BANK	390	432	540	564	512	699	994	1,259	1,718	1,533	1,986	2,443	6,027	6,382	7,526	8,140
AXIS BANK LIMITED	275	311	374	411	486	890	1,295	1,587	1,720	2,152	2,760	3,615	4,950	15,372	26,834	24,015
BANDHAN BANK LIMITED													19	86	373	831
BANK OF PUNJAB LIMITED	148	240														
BANK OF RAJASTHAN LTD	237	159	136	121	126	161	294									
BHARAT OVERSEAS BANK LTD	71	57	51													
CATHOLIC SYRIAN BANK LTD	175	170	160	129	131	172	149	192	183	211	334	475	447	600	764	780
CENTURION BANK OF PUNJAB LTD.	221	156	315	318	540											
CITY UNION BANK LIMITED	167	122	113	87	83	102	94	112	124	173	293	336	512	682	857	892
DCB BANK LIMITED	212	311	315	146	63	306	319	264	242	215	138	186	197	254	369	445

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Bank Name	Gross NPAs															
	FY 2003-04	FY 2005-04	FY 2006-07	FY 2007-08	FY 2008-09	FY 2009-10	FY 2010-11	FY 2011-12	FY 2012-13	FY 2013-143	FY 2014-15	FY 2015-16	FY 2016-17	FY 2017-18	FY 2018-19	Dec 31 2018
FEDERAL BANK LTD	601	678	563	451	469	590	821	1,148	1,301	1,554	1,087	1,058	1,668	1,727	2,796	3,361
GANESH BANK OF KURUNDWAD LTD	18	19	17													
GLOBAL TRUST BANK LIMITED	1,317															
HDFC BANK LTD.	324	427	497	645	904	1,984	1,807	1,660	1,815	2,048	2,738	3,108	4,173	5,704	8,372	10,726
ICICI BANK LIMITED	3,048	2,770	2,223	4,126	7,570	9,565	9,267	9,816	9,293	9,051	9,339	13,390	19,771	28,882	33,978	34,303
IDBI BANK LIMITED	128	85														
IDFC BANK LIMITED	-												3,058	1,542	1,779	1,671
INDUSIND BANK LTD	259	321	269	343	392	255	255	266	347	458	621	563	777	1,055	1,705	1,968
ING VYSYA BANK LTD	187	194	181	126	116	209	224	152	150	121	263	745				
JAMMU & KASHMIR BANK LTD	287	317	370	502	485	559	462	519	517	644	783	2,764	4,369	6,000	6,007	6,860
KARNATAKA BANK LTD	598	502	415	387	380	443	550	702	685	639	836	944	1,180	1,582	2,376	2,346
KARUR VYSYA BANK LTD	239	242	223	203	194	206	235	228	321	286	279	678	511	1,484	3,016	4,056
KOTAK MAHINDRA BANK LTD.	20	29	40	282	453	731	767	603	614	758	1,059	1,237	2,838	3,579	3,825	4,129
LAKSHMI VILAS BANK LTD	217	187	125	131	138	144	325	158	308	460	546	455	391	640	2,694	3,364
LORD KRISHNA BANK LTD	95	91	71	81												
NAINITAL BANK LTD	10	9	12	16	19	19	23	21	31	67	61	77	121	164	167	310
RBL BANK LIMITED	39	46	39	38	37	17	28	22	33	26	78	111	208	357	567	696
SANGLI BANK LTD	81	76	62	77												
SBI COMMERCIAL & INTERNATIONAL BANK LTD	69	68	44	11	5	5	3	2								
SOUTH INDIAN BANK LTD	328	366	328	321	188	261	211	230	267	434	433	643	1,562	1,149	1,980	2,930
TAMILNAD MERCANTILE BANK LTD	319	321	231	191	122	120	115	141	177	214	428	319	419	649	868	1,405
THE DHANALAKSHMI BANK LTD	137	126	111	96	63	64	78	67	104	380	486	558	459	316	469	508
UNITED WESTERN BANK LTD	516	450	491													
YES BANK LTD.		-	-	-	11	85	60	81	84	94	175	313	749	2,019	2,627	5,159
AB BANK LIMITED	0	0	-	-	3	3	3	-	-	6	7	8	9	9	9	-
ABU DHABI COMMERCIAL BANK PJSC	77	41	63	40	19	14	14	13	3	0	23	23	23	23	23	40
AMERICAN EXPRESS BANKING CORP.						45	17	20	23	45	20	20	50	48	85	123
AMERICAN EXPRESS BANK LTD	235	24	20	22												
AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED									-	28	19	-	-	-	-	100
BANK OF AMERICA , NATIONAL ASSOCIATION	26	18	4	1	1	1	1	1	1	-	-	14	-	110	-	-
BANK OF BAHRAIN & KUWAIT B.S.C.	94	100	78	69	58	12	13	14	31	56	90	40	72	59	19	75
BANK OF CEYLON	30	26	33	29	17	5	2	2	2	2	1	1	1	1	1	0
BANK OF NOVA SCOTIA	238	97	70	18	2	2	10	10	10	58	194	193	355	254	94	68
BARCLAYS BANK PLC	5	-	-	-	61	1,235	1,422	781	547	554	464	311	186	83	78	298
BNP PARIBAS	90	63	41	39	34	75	68	11	27	16	16	12	12	7	7	7
CITIBANK N.A	511	505	528	694	1,011	2,087	1,275	839	846	1,359	1,484	781	861	848	866	863
COMMONWEALTH BANK OF AUSTRALIA							-	-	-	-	-	-	-	-		
COOPERATIEVE RABOBANK U.A.									-	-	-	-	20	444	236	127
CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK	36	31	10	3	2	1	277	199	1	1	17	1	238	276	384	193
CREDIT LYONNAIS	44															
CREDIT SUISSE AG								-	-	-	-	-	-	-	-	260
CTBC BANK CO., LTD.	9	18	4	3	1	-	3	3	16	52	8	8	64	72	8	4

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Bank Name	Gross NPAs															
	FY 2003-04	FY 2005-04	FY 2006-07	FY 2007-08	FY 2008-09	FY 2009-10	FY 2010-11	FY 2011-12	FY 2012-13	FY 2013-143	FY 2014-15	FY 2015-16	FY 2016-17	FY 2017-18	FY 2018-19	Dec 31 2018
DBS BANK LTD.	-	-	-	-	5	34	76	83	215	582	2,116	1,284	1,633	838	938	604
DEUTSCHE BANK AG	22	9	9	12	60	243	261	179	135	154	167	119	199	995	1,023	1,314
DOHA BANK QSC													-	9	9	9
EMIRATES NBD BANK (P.J.S.C.)															-	-
FIRST ABU DHABI BANK PJSC													-	-	-	-
FIRSTRAND BANK LTD							-	-	-	22	34	22	66	24	-	28
HONGKONG AND SHANGHAI BANKING CORPN.LTD.	419	409	318	395	697	1,540	1,683	996	720	641	672	791	836	897	924	877
HSBC BANK OMAN S.A.O.G.	186	132	141	155	-	-	-	-	-	-	-	-				
INDUSTRIAL AND COMMERCIAL BANK OF CHINA									-	-	-	-	48	47	47	51
INDUSTRIAL BANK OF KOREA													-	-	-	-
ING BANK N.V.	1															
JPMORGAN CHASE BANK NATIONAL ASSOCIATION	-	-	-	62	121	61	95	27	27	24	23	-	-	-	-	-
JSC VTB BANK						-	-	-	-	-	-	18	13	13	-	-
KBC BANK NV	-	-	-	-	-	26	100	100	100	50	50	6	-			
KEB HANA BANK													-	-	-	54
KRUNG THAI BANK PUBLIC COMPANY LIMITED	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MASHREQ BANK PSC	12	12	12	0	0	0	0	0	0	0	0	0	-	-	-	-
MIZUHO BANK LTD	25	24	7	7	7	6	6	6	6	125	150	137	6	6	6	6
NATIONAL AUSTRALIA BANK									-	-	-	-	-	-	-	-
PT BANK MAYBANK INDONESIA TBK	32	35	0	-	-						-	-	-	18	18	18
QATAR NATIONAL BANK SAQ															-	-
SBERBANK									-	-	20	49	100	97	92	92
SBM BANK (MAURITIUS)LTD.	19	18	11	-	-	-	19	18	21	35	102	80	72	132	178	89
SHINHAN BANK	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100
SOCIETE GENERALE	19	12	5	3	-	-	1	1	1	1	0	-	-	-	70	152
SONALI BANK	0	0	1	1	1	1	1	1	1	1	3	3	3	4	3	5
STANDARD CHARTERED BANK	483	553	684	800	723	1,058	1,096	1,148	3,212	3,880	5,783	6,656	10,836	8,033	8,441	6,905
SUMITOMO MITSUI BANKING CORPORATION	210									-	-	-	-	-	-	-
THE BANK OF TOKYO-MITSUBISHI UFJ LTD	1	0	-	0	-	-	-	-	-	-	-	98	98	10	75	70
THE ROYAL BANK OF SCOTLAND PLC	216	227	51	101	294	844	685	614	347	280	114	82	0	183	115	-
UBS AG						-	-	-	-	-	-					
UFJ BANK LTD	-	-														
UNITED OVERSEAS BANK LTD							-	-	-	-	-	-	-	80	80	155
WESTPAC BANKING CORPORATION										-	-	-	-	-	-	-
WOORI BANK										-	-	-	-	-	-	13
AU SMALL FINANCE BANK LIMITED															270	421
CAPITAL SMALL FINANCE BANK LIMITED														14	21	32
EQUITAS SMALL FINANCE BANK LIMITED														206	213	335
SURYODAYA SMALL FINANCE BANK LTD.														51	57	73
UJJIVAN SMALL FINANCE BANK LIMITED														16	276	128
UTKARSH SMALL FINANCE BANK LIMITED														-	57	95

Reserve Bank of India Mumbai

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RIA NO. 52586 : Data of Scheduled Commercial Banks

Annex 2

Source: Offsite Return, Domestic Operations

Amount in Rs.Crores

Bank Name	Reduction in NPAs - due to actual recoveries during	
	FY 2017-18	April 1,2018 - December 31,2018
Public Sector Banks	51,459	80,441
Private Sector Banks	16,467	12,287
Foreign Bank Group	2,812	1,514
Small Finance Bank Group-Scheduled	261	238

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Annex III

Resent Guidelines issued by Reserve Bank to address the issue of Stressed Assets

The recent guidelines issued by Reserve Bank of India in order to address the issue of stressed assets of banks are contained in the following circulars:

1. Prudential Framework for Resolution of Stressed Assets dated June 07, 2019.
2. "Guidelines on Sale of Stressed Assets by Banks" dated September 1, 2016
3. "*Master Circular - Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances*" dated July 1, 2015. This Master Circular consolidates instructions on matters relating to prudential norms on income recognition, asset classification and provisioning pertaining to advances issued up to June 30, 2015.
4. Master Circular – Master Circular on wilful defaulters dated July 01, 2015
5. The IAC recommended an objective, non-discretionary criterion for referring accounts for resolution under IBC which is recorded in the Press Release 2016-2017/3363 dated June 13, 2017 available at the link https://www.rbi.org.in/Scripts/BS_PressReleaseDisplay.aspx?prid=40743

The above mentioned circulars are available on our website www.rbi.org.in under the link 'Notifications'.

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