

PSB NPAs piling up

By: [The Financial Express](#) | New Delhi | Updated: May 26, 2018 8:23 AM



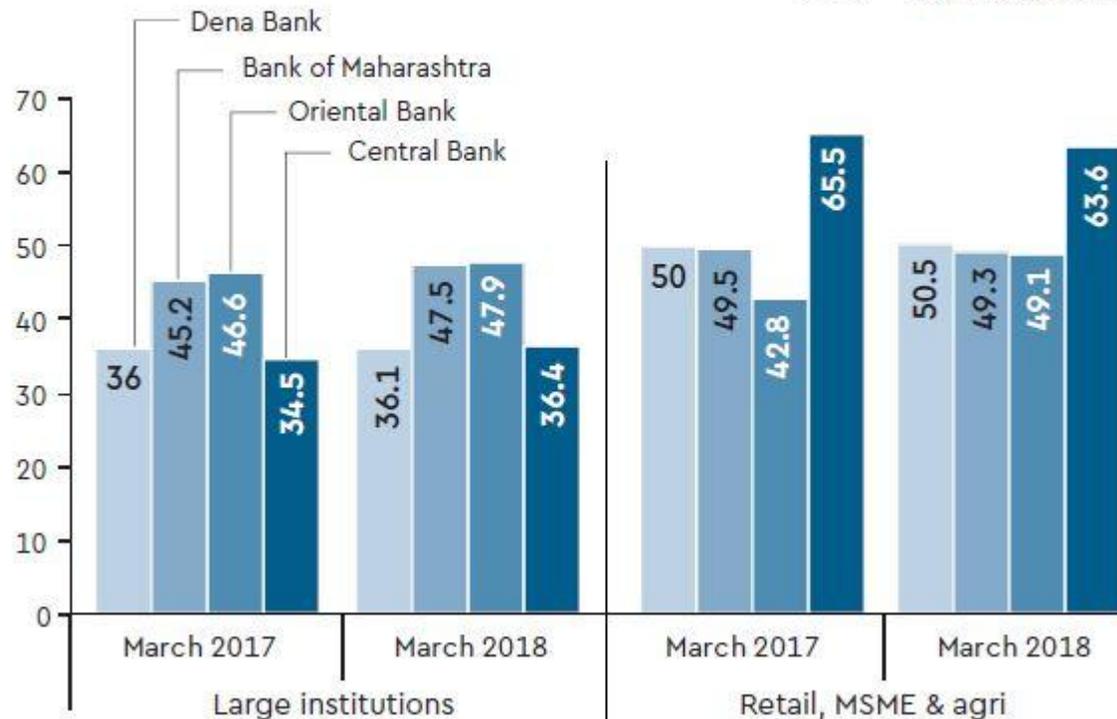
The 11 state-owned banks undergoing prompt corrective actions are focusing on growing their retail book and paring down their corporate loans.

The gross NPAs of state-owned banks continue to pile up. Quarterly results of 14 such banks, including SBI, that have announced their results show these banks contributed nearly Rs 6.16 lakh crore to the total bad loan pile in the quarter ended March 2018. The ratio of gross NPAs to gross advances of state-owned banks increased to 13.41% in March 2018 as compared with 9.94% in March last year.

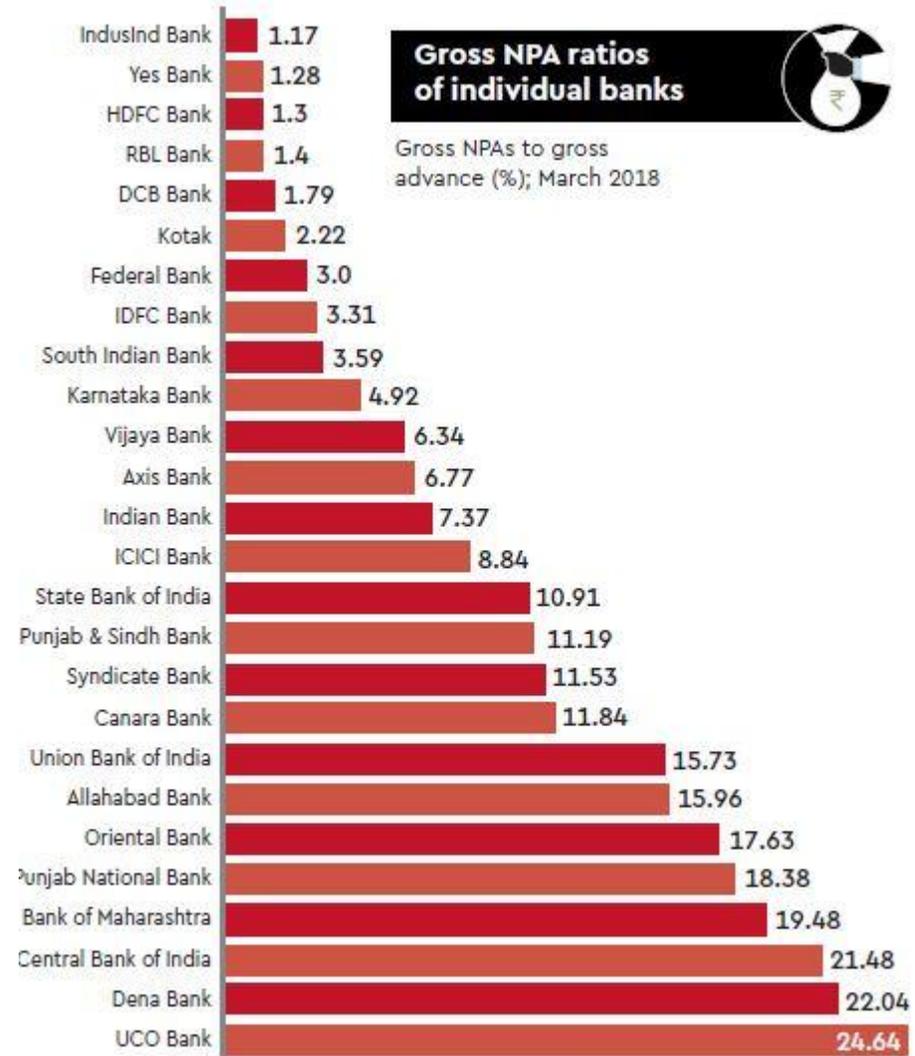
Banks under PCA increase retail lending



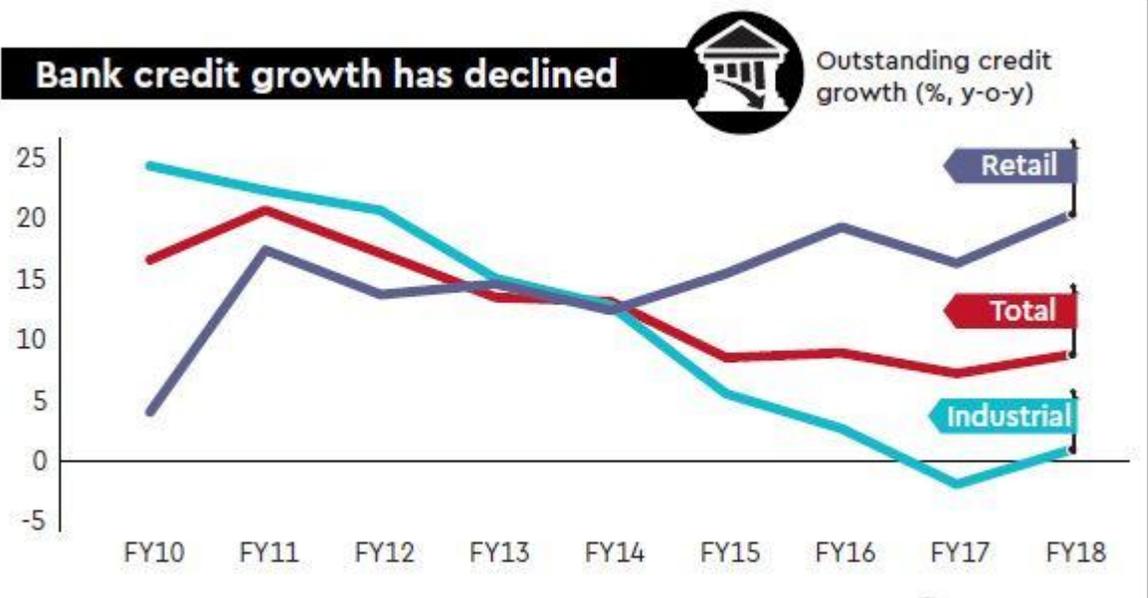
% of retail lending (4 of 11 state-owned banks under PCA)



The gross NPAs of 12 private banks that have announced their results were Rs 1.14 lakh crore, a CARE Ratings report showed. For the 26 private and public sector banks put together, gross NPAs rose to Rs 7.31 lakh crore, or 10.14% of gross advances. It increased by Rs 2.3 lakh crore this year over March last year.



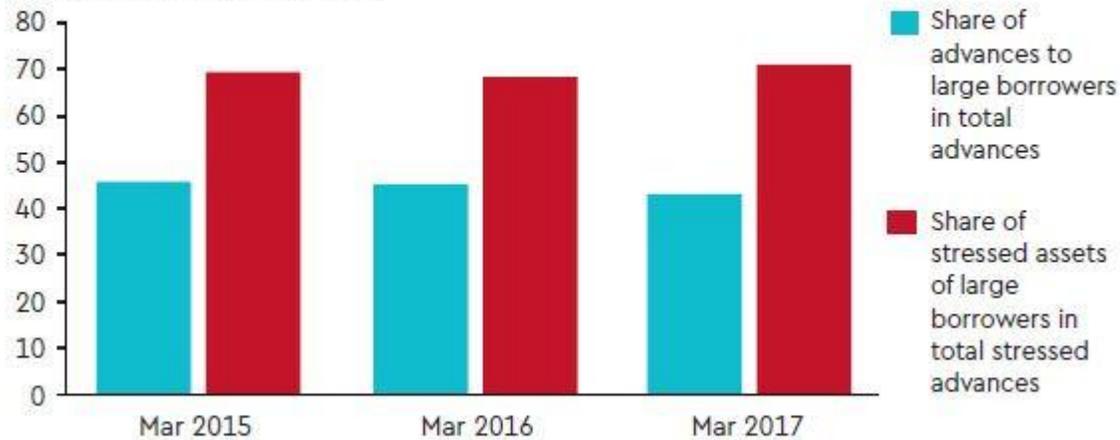
In fact, 12 banks had gross NPA ratio of above 10%—all 12 are PSBs. Five banks had a ratio of less than 2% and another five between 2-5%—all these are private sector banks.



Stressed assets in the larger advances higher



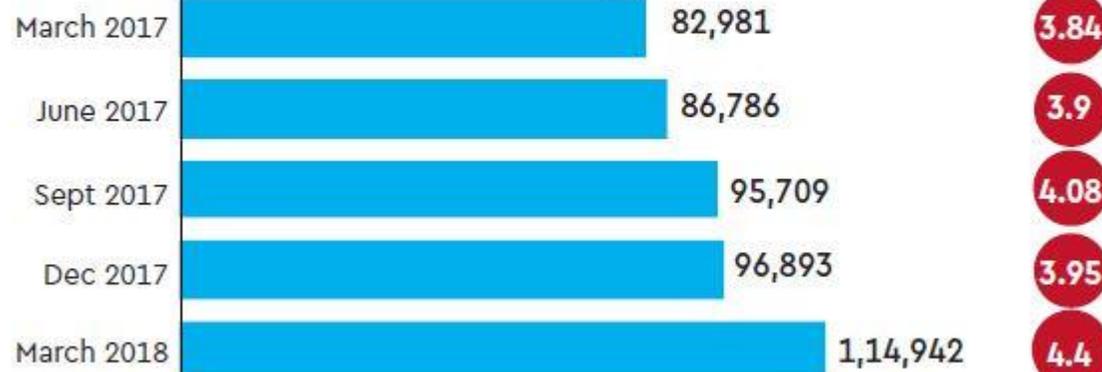
Share of large borrowers (%)

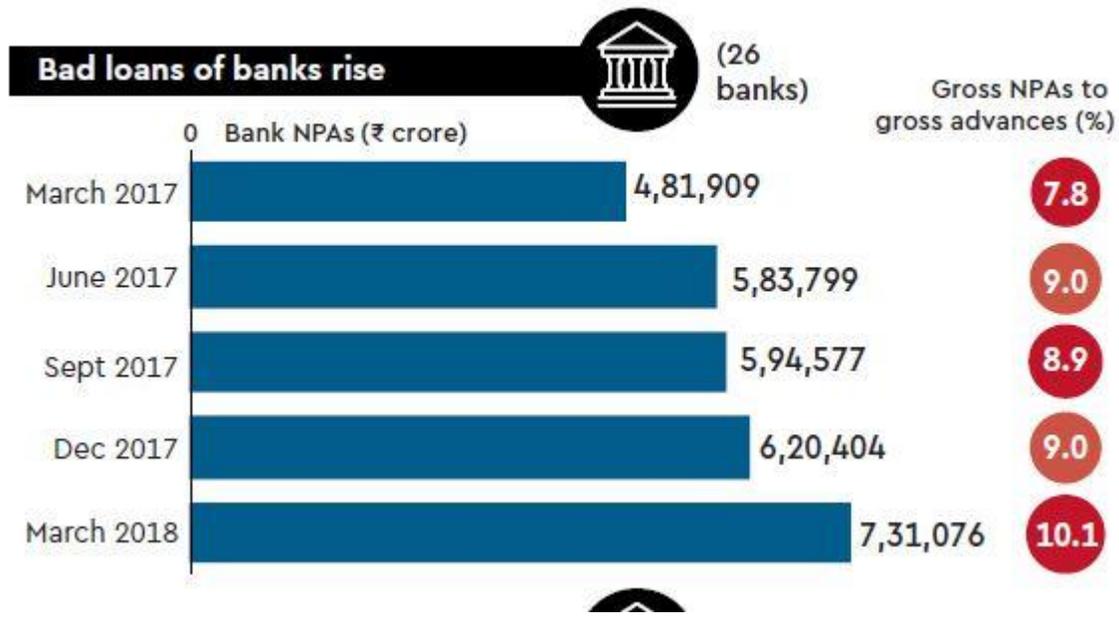
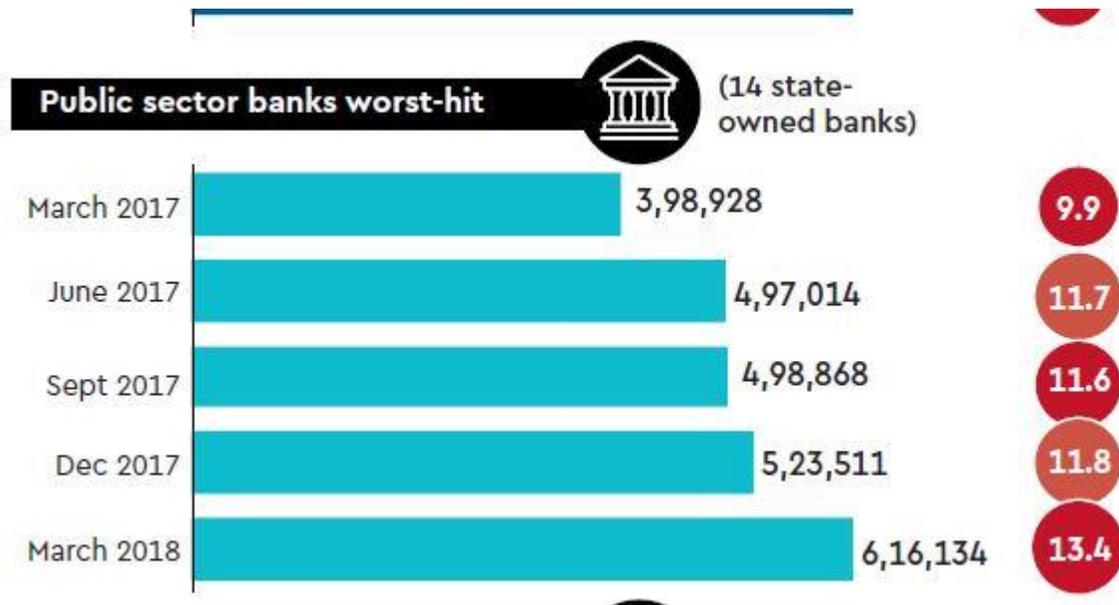


Private banks also see rise in NPAs



(12 private banks)





The rest four had a ratio of above 5%, of which two each are private and public sector banks. The total provisions made during the year increased from Rs 43,611 crore to Rs 1,05,150 crore, an increase of 141%.

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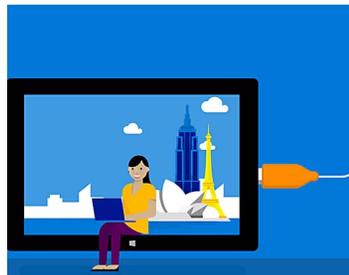
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