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Worst may not be over yet for PSBs with regards to NPAs: CARE Ratings

 Niti Kiran New Delhi Last Updated: February 12, 2018 | 19:29 IST



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Performance of banks continues to be stressed in Q3FY18 as revealed by a sample of 30 banks which includes 13 PSBs and 17 private banks, a CARE Ratings report mentions. Profits are under strain and the NPA issue continues to pressurise banks.

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Growth in interest income in the last quarter was 8.9 per cent as against 2.3 per cent in interest expenditure. This may be attributed to a combination of higher growth in bank credit this year which was 10.7 per cent for the system compared with 4.7 per cent last year. Growth in deposits was lower at 4 per cent compared with 14.6 per cent, during the same period. Net interest income (NII) has increased by 22.4 per cent against negative growth last year. This may be attributed to both higher growth in credit and lower decrease in lending rates compared with deposits which grew at a lower rate while deposit rates were lowered to a greater extent.

A major setback for banks was the decline in other income which is primarily due to the rise in yields on investments which affected profit and loss due to the market-to-market losses that were booked, adds the report. It may be pointed out that in December yields increased when the government announced an enhancement in its borrowing programme.

30 banks	Rs crore			Growth (%)	
	Dec-15	Dec-16	Dec-17	Dec-16	Dec-17
Interest earned	183,028	190,520	207,436	4.1	8.9
Other income	27,154	37,668	34,026	38.7	-9.7
Interest expended	123,482	128,321	131,293	3.9	2.3
Operating expenses	41,255	48,156	53,327	16.7	10.7
Provisions	37,331	36,193	61,200	-3.0	69.1
Tax	3,471	5,281	(4,213)	52.2	-179.8
Net Profit	4,644	10,237	(154)	120.4	-101.5
Gross NPAs	326,079	519,282	698,668	59.3	34.5

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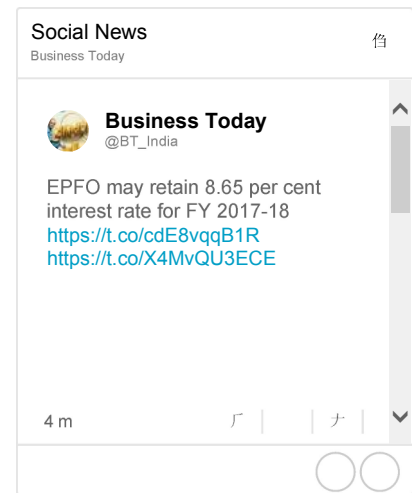
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