NPAs may come down to ₹9.1L cr by FY20: Report

PRESS TRUST OF INDIA
New Delhi, September 3

THE GROSS BAD loans of banks are expected to come down marginally to ₹9.1 lakh crore by the end of the current financial year, according to a report. Indian banks’ gross non-performing assets (NPAs) stood at ₹9.4 lakh crore as on March 31, 2019, said a joint study by ASSOCHAM and Credit Rating Information Services of India Ltd (CRISIL).

“The gross NPAs may come down to ₹9.1 lakh crore by the end of FY20,” the report said.

The report also noted that the stressed asset framework is expected to attract stressed power sector assets that were operational and on the verge of being referred to insolvency proceedings under IBC (estimated at ₹1.1 lakh crore as of March 31, 2019).

RBI’s resolution framework on recognising bad loans and the Insolvency and Bankruptcy Code (IBC) have paved the way for attracting investors into the stressed-assets space and helped speed up resolution, ironing out issues regarding legal aspects and resolution timelines will be critical to boost investor confidence, it said.

The report also said that with a higher cash share becoming a norm, asset reconstruction companies (ARCs) will need to focus more on resolutions and attracting co-investors. Assets under management (AUM) growth of ARCs are therefore, expected to be range-bound at 8-10% over the medium term, the report added.

Going forward, with increase in proportion cash deals, the discounts are expected to remain on the higher side. To make way for newer acquisitions and also attract new and repeat investors, it is imperative for ARCs to quickly resolve the assets and redeem the security receipts.

ASSOCHAM-CRISIL study also highlighted that ARCs have learnt from past experiences and are implementing successful strategies to improve recovery rates. The recovery rate which is gross recovery to principal debt acquired is expected to improve to 44-48% from earlier level of 40% owing to quicker debt aggregation, acquisition of lower vintage of assets, positive changes in regulatory framework and improved credit discipline and support from promoters of a company under resolution.

NPAs in the power sector were at ₹2.1 lakh crore and existing stock of NPAs comprises another ₹2.1 lakh crore. Over and above this, assets of around ₹1.3 lakh crore are estimated to be under stress but have not been recognised as NPAs; these assets could potentially slip into NPAs over the near to medium term, the report said further.

Power, infrastructure and steel sectors together constitute about half of ₹4.1 lakh crore worth stressed assets. Power sector accounts for the largest proportion, and resolution in this sector has not been significant.

It said the revised stressed asset framework is expected to benefit stressed power sector assets that were operational and on the verge of being referred to insolvency proceedings under IBC (estimated at ₹1.1 lakh crore as of March 31, 2019).

ARCs have played a key role in the stress resolution process, the report said. ARCs have also helped in the resolution of stressed sectors, including the steel sector.

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NPAs may dip a tad to ₹9-lakh cr by FY20-end

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Gross bad loans of banks are expected to come down marginally to ₹9.1-lakh crore by the end of the current financial year, according to a report. Gross non-performing assets (NPAs) of Indian banks stood at ₹9.4-lakh crore as on March 31, 2019, said a joint study by ASSOCHAM-Crisil.

"There is a significant potential opportunity for stressed-assets investors, given around ₹9.4-lakh crore NPAs in the banking system as on March 31, 2019. Of this, the corporate segment, which has seen active interest from most investors, is estimated to account for 70 per cent," said the report titled 'bolstering ARCs'.

It said large stressed borrowers have debt aggregating to ₹5.4-lakh crore, which is a huge playing field in itself for investors.

Of the total, National Company Law Tribunal (NCIL) list 1 and list 2 comprised around ₹2.1-lakh crore, and the existing stock of NPAs comprised another ₹2.1-lakh crore.

"Over and above this, assets of around ₹1.3-lakh crore are estimated to be under stress, but have not been recognised as NPAs; these assets could potentially slip into NPAs over the near to medium term," the report said further.

Power, infrastructure and steel sectors together constitute about half of the ₹4.1-lakh crore of stressed assets. The power sector accounts for the largest proportion, and resolution in this sector has not been significant.

IBC to the rescue

It said the revised stressed asset framework is expected to benefit stressed power sector assets that were operational and on the verge of being referred to insolvency proceedings under IBC (estimated at ₹1-lakh crore as on March 31, 2019).

The RBI's resolution framework on recognising bad loans and the Insolvency and Bankruptcy Code (IBC) have paved the way for attracting investors into the stressed-assets space and helped speed up resolution, ironing out issues regarding legal aspects, it said.

The report also said that with a higher cash-share becoming a norm, asset reconstruction companies (ARCs) will need to focus more on resolutions and attracting co-investors.

Growth in assets under management (AUM) of ARCs are, therefore, expected to be range-bound at 8-10 per cent over the medium term, the report added. Going forward, with increase in proportion of cash deals, discounts are expected to remain on the higher side.

To make way for newer acquisitions and to attract new and repeat investors, it is imperative for ARCs to quickly resolve the assets and redeem the security receipts.

Recovery strategy

The ASSOCHAM-Crisil study also highlighted that ARCs have learnt from past experiences and are implementing successful strategies to improve recovery rates.

"The recovery rate, which is gross recovery to principal debt acquired, is expected to improve to 44-48 per cent from earlier level of 40 per cent, owing to quicker debt aggregation, acquisition of lower vintage of assets, positive changes in regulatory framework, improved credit discipline, and support from promoters of a company under resolution," it said.
NPAs may dip to ₹9.1 trillion by March 2020, says CRISIL

The gross non-performing assets (NPAs) of the banking sector may decline to ₹9.1 trillion by March next year, from ₹9.4 trillion at the end of March 2019, on rising stress resolution and the growing role of Asset Reconstruction Companies (ARCs), according to CRISIL.

The large stressed borrowers have debt aggregating ₹5.4 trillion, a huge playing field for investors. Of the total, the National Company Law Tribunal list-1 and list-2 comprised about ₹2.1 trillion and existing stock of NPAs are another ₹2 trillion. Over and above this, assets of about ₹1.3 trillion are estimated to be under stress but have not been recognised as NPAs. These assets could potentially slip into NPAs over the near to medium term, the rating agency said in a joint study with the Associated Chambers of Commerce.

At ₹4.3 trillion, power, infrastructure and steel sectors together constitute about half of the stressed assets. The power sector accounts constitute the largest proportion, and resolution in this sector has not been significant. ABHILASH LELE
New Delhi: The gross bad loans of banks are expected to come down marginally to Rs 9.1 lakh crore by the end of the current financial year, according to a report.

Indian banks' gross non-performing assets (NPAs) stood at Rs 9.4 lakh crore as on March 31, 2019, said a joint study by ASSOCHAM-Crisil.

"There is a significant potential opportunity for stressed assets investors, given around Rs 9.4 lakh crore NPAs in the banking system as on March 31, 2019. Of this, the corporate segment, which has seen active interest from most investors, is estimated to account for 70%," the report said.

It said large stressed borrowers have debt aggregating to Rs 5.4 lakh crore, which is a huge playing field in itself for investors. AGENTS
‘NPAs may come down to ₹9.1 lakh cr by FY20’

The gross bad loans of banks are expected to come down marginally to ₹9.1 lakh crore by the end of the current financial year, a joint study by ASSOCHAM-Crisil titled ‘Bolstering ARC’s’ said.

₹ 9.4 LAKH CRORE
Gross NPAs, or bad loans, of Indian banks as on March 31, 2019

70% Share of corporate segment in gross non-performing assets (NPAs), which has seen active interest from most investors

44-48% Expected improvement in recovery rate, i.e., gross recovery to principal debt acquired, from earlier level of 40 percent, owing to quicker debt aggregation, acquisition of lower vintage of assets, etc.

POWER SECTOR ASSETS:
The revised stressed asset framework is expected to benefit stressed power sector assets that were operational and on verge of being referred to CIRP under IBC

ARC’s MUST FOCUS ON RESOLUTIONS: With a higher cash share becoming a norm, asset reconstruction companies (ARCs) will need to focus more on resolutions and attracting co-investors

₹ 5.4 LAKH CRORE:
Aggregate debt of large stressed borrowers, of which:

- NCLT list-1 and list-2 comprise around ₹2.1 lakh crore
- Existing stock of NPAs comprise around ₹2 lakh crore

(Power, infrastructure and steel sectors together constitute about half of these ₹4.1 lakh crore worth stressed assets)

- Assets of around ₹1.3 lakh crore are estimated to be under stress, but have not yet been recognized as NPAs
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PTI
NEW DELHI, 3 SEPTEMBER

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It said large stressed borrowers have debt aggregating to Rs 5.4 lakh crore, which is a huge playing field in itself for investors.

Of the total, National Company Law Tribunal (NCLT) list-1 and list-2 comprised around Rs 2.1 lakh crore and existing stock of NPAs comprised another Rs 2 lakh crore.

"Over and above this, assets of around Rs 1.3 lakh crore are estimated to be under stress but have not been recognised as NPAs, these assets could potentially slip into NPAs over the near to medium term," the report said further.

Power, infrastructure and steel sectors together constitute about half of Rs 4.1 lakh crore worth stressed assets. Power sector accounts for the largest proportion, and resolution in this sector has not been significant.

It said the revised stressed asset framework is expected to benefit stressed power sector assets that were operational and on the verge of being referred to insolvency proceedings under IBC (estimated at Rs 1 lakh crore as on March 31, 2019).

RBI's resolution framework in recognising bad loans and the Insolvency and Bankruptcy Code (IBC) have paved the way for attracting investors into the stressed-assets space and helped speed up resolution, ironing out issues regarding legal aspects and resolution timelines will be critical to boost investor confidence, it said.

The report also said that with a higher cash share becoming a norm, asset reconstruction companies (ARCs) will need to focus more on resolutions and attracting co-investors.

Bolstering NPAs study also highlighted that ARCs have learnt from past experiences and are implementing successful strategies to improve recovery rates.

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ASSOCHAM in the News

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NPA may come down to 2% by FY20: Report
NPAs may come down to ₹9.1 L cr by Mar: Report

PTI NEW DELHI

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NPAs may come down to ₹9.1 lakh cr by March 2020: study

IANS
New Delhi

The Indian banking system’s gross non-performing assets (NPAs) may come down a notch to ₹9.1 lakh crore by the end of current fiscal (March 31, 2020), from ₹9.4 lakh crore as on March 31, 2019, said a joint study.

"There is significant potential opportunity for stressed-assets investors, given around ₹9.4 lakh crore NPAs in the banking system as on March 31, 2019. Of this, the corporate segment, which has seen active interest from most investors, is estimated to account for 70 per cent," said the study titled, "Bolstering ARCs", conducted by The Associated Chambers of Commerce and Industry of India (ASSOCHAM) jointly with global analytics company Crisil. It added that large stressed borrowers have debt aggregating to ₹5.4 lakh crore, which is a huge playing field in itself for investors.

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**STRESSED ASSETS**

While the Reserve Bank of India’s (RBI) resolution framework and the Insolvency and Bankruptcy Code (IBC) have paved the way for attracting investors into the stressed-assets space and helped speed up resolution, ironing out issues regarding legal aspects and resolution timelines will be critical to boost investor confidence significant, according to the study.

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It also said that notably, regulatory changes in recent years have been aimed at putting asset reconstruction companies (ARCs) skin in the game and diversifying the potential investor base for stressed assets. With norms for investments in ARCs and security receipts (SRs), including for foreign investors been eased and business model of ARCs becoming more capital intensive, the partnership model will be the way forward for ARCs, given the higher capital requirement.
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2019-20 में घटकर 9.1 लाख करोड़ रह सकता है एनपीए

एनपीए (प्रति कर्ज) निर्माण तक 2019-20 के अंत तक घटकर 9.1 लाख करोड़ रुपये पर आने की उम्मीद है। इसके अतिरिक्त, अभी तक के शुरुआती अनुमानों में यह दिखा कहीं गाई है।

एनपीए का आयात एक न्यायिक अभधिकारिक (एनपीएल) की दो सूचीयों में 2.1 लाख करोड़ रुपये का एनपीए शामिल है। इस लाख करोड़ रुपये का अतिरिक्त एनपीए भी है। रिपोर्ट में कहा गया है कि उन्नति, इन्क्लूजन और विकास के पास व्यापक अवसर हैं। रिपोर्ट के अनुसार, 9.4 लाख करोड़ रुपये के एनपीए में से करोड़ 70 हिस्टोरिकल रेसिपिओर्ट क्षेत्र की हिस्टोरिकल सक्षमता आधिकारिक क्षेत्र की हिस्टोरिकल सक्षमता आधिकारिक देश की हिस्टोरिकल सक्षमता आधिकारिक देश की हिस्टोरिकल सक्षमता आधिकारिक देश की हिस्टोरिकल सक्षमता आधिकारिक देश की हिस्टोरिकल सक्षमता आधिकारिक देश की हिस्टोरिकल सक्षमता आधिकारिक देश की हिस्टोरिकल सक्षमता आधिकारिक देश की हिस्टोरिकल सक्षमता आधिकारिक देश की हिस्टोरिकल सक्षमता आधिकारिक देश की हिस्टोरिकल सक्षमता आधिकारिक देश की हिस्टोरिकल सक्षमता आधिकारिक देश की हिस्टोरिकल सक्षमता आधिकारिक देश की हिस्टोरिकल सक्षमता आधिकारिक देश की हिस्टोरिकल सक्षमता आधिकारिक देश की हिस्टोरिकल देश की हिस्टोरिकल देश की हिस्टोरिकल देश की हिस्टोरिकल देश की हिस्टोरिकल देश की हिस्टोरिकल देश की हिस्टोरिकल देश की हिस्टोरिकल देश की हिस्टोरिकल देश की हिस्टोरिकल देश की हिस्टोरिकल देश की हिस्टोरिकल देश की हिस्टोरिकल देश की हिस्टोरिकल देश की हिस्टोरिकल देश की हिस्टोरिकल देश की हिस्टोरिकल देश की हिस्टोरिकल देश की हिस्टोरिकल देश की हिस्टोरिकल देश की हिस्टोरिकल देश की हिस्टोरिकल देश की हिस्टोरिकल देश की हिस्टोरिकल देश की हिस्टोरिकल देश की हिस्टोरिकल देश की हिस्टोरिकल देश की हिस्टोरिकल देश की हिस्टोरिकल देश की हिस्टोरिकल देश की हिस्टोरिकल देश की हिस्टोरिकल देश की हिस्टोरिकल देश की हिस्टोरिकल देश की हिस्टोरिकल देश की हिस्टोरिकल देश की हिस्टोरिकल देश की हिस्टोरिकल देश की हिस्टोरिकल देश की हिस्टोरिकल देश की हिस्टोरिकल
नई दिल्ली (बाली)। भारतीय बैंकिंग तंत्र की सकल मैर निपालित परिसंपत्तियों (एनपीए) के बालू पिता वर्ष के अंत तक घटकर 9.1 लाख करोड़ रूपए पर आने का अनुमान है जो इस क्षेत्र में 9.4 लाख करोड़ रूपए पर था। उद्धेश्य संसाधन एसोसिएशन और क्रिशिया द्वारा किये गए एक संयुक्त अनुभव की रिपोर्ट में यह अनुमान जताया गया है। इसमें कहा जाया है कि एनपीए में कार्यक्रम के भागीदार 70% प्रतिशत हैं जो संपत्ति पुनर्निर्माण कंपनियों के लिए बहुत व्यापक अनुकूल है। इसमें कहा गया है कि उनको संस्थान के निवेश करने वाले के लिए भी बहुत बड़ा अनुकूल है क्योंकि इस क्षेत्र में सकल एनपीए 9.4 लाख करोड़ रूपए पर था। रिपोर्ट के मुताबिक, घड़ी कज़रदारों पर 5.4 लाख करोड़ रूपए का एनपीए है। इसमें से राज्यों के नियामक न्यायाधीश की दो सुचियों में 2.1 लाख करोड़ रूपए का एनपीए शामिल है। इसके अतिरिक्त, दो लाख करोड़ रूपए का अतिरिक्त एनपीए भी है। इसमें कहा गया है कि इसके अतिरिक्त 1.3 लाख करोड़ रूपए के संस्थान के भी तलाशने होने का अनुमान है जिससे अब तक एनपीए की श्रेणी में नहीं रखा गया है। इन संस्थाओं के मुद्दों में एनपीए में जाने की बहुत अधिक आवश्यकता है। रिपोर्ट के अनुसार, एनपीए में पावर, इंडस्ट्रीकर और स्टील क्षेत्र की इंस्टेंसियां 4.1 लाख करोड़ रूपए हैं। पावर क्षेत्र में इंस्टेंसियां सबसे अधिक हैं।
'FY 20 में ₹9.1 लाख करोड़ तक आ सकता है NPA'

नई दिल्ली: वैष्विक एंडेट लेंस ने जयदुहरा विश्व के अंत तक मामूली शिवाली के मध्य 9.1 लाख करोड़ से आ सकता है। यह साइकल उद्योग चौथे एंडेट द्वि-विन्यास और दो तीनों वर्षों में निकला है।

'काउंसलिंग ARC' रिपोर्ट के मुताबिक, '31 मार्च 2019 को वैरियंग विलियम्स में 9.1 लाख करोड़ रुपये के NPA का देखा जा रहा है एंडेट का स्वागत की खोज कर खाली लिखित लिखित के लिए विकल्प मैदान है। इस NPA में कोरपोरेट सामग्री का हेल्थ 70% है जिसे लागू कर निर्माण कार्यों में लिखित है। रिपोर्ट के मुताबिक एंडेट एंडेट के बेहतर पालनों पर कुल 5.4 लाख करोड़ रुपये का कर्ज है जो सरकार विभागों की चर्चा का उपयोग दिखाता है।

इस एंडेट एंडेट में नेताओं केमिस्त्री श्यामा त्रिशूल (NCLT) की लिस्ट-1 और लिस्ट-2 में जारी बैंक एंडेट के बाकी रुपये के पास 2.1 लाख करोड़ रुपये है जहाँ मैदान सुन्दर पर 2 लाख करोड़ रुपये का NPA नहीं है। इसके अलावा उपरोक्त रूपों के एंडेट एंडेट लागू करने है जिसके इस NPA के तारीख नहीं है। इनके लिए सरकार रुपये के एंडेट एंडेट नाम रखने है जिसके इस NPA का देखा नहीं दिया गया है इसके निर्माण से भारत में इसके एंडेट होने के पूरे आसार है।
एनपीए घटकर 9.1 लाख करोड़ रुपए पर आने की संभावना

नई दिल्ली, 3 सितंबर ( एनपीए ) - बैंकों
का सकल नेटा कर्ज (एन.पी.ए.) भारतीय वित्त वर्ष के अंत तक घटकर 9.1 लाख करोड़ रुपए पर आने की संभावना है।

एनपीए-निरीक्षण के एक सन्दर्भ अध्ययन में यह रहा है कि अनुसार भारतीय बैंकों का सकल एनपीए 31 मार्च 2019 को 9.4 लाख करोड़ रुपए था। निरीक्षण में बता गया है कि हर वर्ष वसूली परसंपत्तियों में निकलने वाले निपटाओं के पास ज्यादातर अनुस्मरण हैं। 31 मार्च 2019 तक बैंकिंग प्रणाली में 9.4 लाख करोड़ रुपए का एनपीए था। इसमें से फरवरी 70 संभाल को निपटारी कार्रवाई के जरिए समाप्त करेगी जो रहने का अनुमान है।
एनपीए घटकर 9.1 लाख करोड़ आने का अनुमान: एसोचैम
बड़े कर्जदारों पर 5.4 लाख करोड़ रूपए का एनपीए

इसमें से राष्ट्रीय कंपनियों की न्यायाधिकरण की दो सूचियों में 2.1 लाख करोड़ रूपए का एनपीए शामिल है। इसके अतिरिक्त 2.1 लाख करोड़ रूपए का अतिरिक्त एनपीए भी है। इसमें कहा गया है कि इसके अतिरिक्त 1.3 लाख करोड़ रूपए के संपदा के भी संपदाय में संपदा के भी संपदा के भी संपदाय में अधिकतम की किसी भी आय के नहीं रहा कर्जदारों पर अधिकतम की किसी भी आय के नहीं रहा कर्जदारों पर अधिकतम की किसी भी आय के नहीं रहा कर्जदारों पर अधिकतम की किसी भी आय के नहीं रहा कर्जदारों पर अधिकतम की किसी भी आय के नहीं रहा कर्जदारों पर अधिकतम की किसी भी आय के नहीं रहा कर्जदारों पर अधिकतम की किसी भी आय के नहीं रहा कर्जदारों पर अधिकतम की किसी भी आय के नहीं रहा कर्जदारों पर अधिकतम की किसी भी आय के नहीं रहा कर्जदारों पर 5.4 लाख करोड़ रूपए का एनपीए है।