

- Credit cum Recovery camps are being organised.
- Involving Business Correspondents, Business Facilitators and Self Help Group in recovery of Agricultural NPAs.
- Performance of Enforcement Agent is being followed up for quick recovery of overdues.

Loan defaulters

2198. SHRI MANGALA KISAN: Will the Minister of FINANCE be pleased to state:

(a) the names and details of persons who have defaulted on loans to public sector banks to the tune of ` 100 crores and above; and

(b) by when Government will take steps to recover that amount?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA):
(a) The details of loan defaulters having outstanding amount of Rs. 100 crore and above (Non-suit filed accounts) in case of Public Sector Banks, as reported to Reserve Bank of India as on March 31, 2011, are as under:—

No. of defaulters	Amount
21	3661.04 crore

Section 45E of the Reserve Bank of India Act, 1934 prohibits the RBI for disclosing 'credit information' except in the manner provided therein.

Further, in accordance with the practices and usages customary amongst the banks and in conformity with provisions of statutes governing the financial institutions as also the provisions of the Public Financial Institutions (Obligations as to Fidelity and Secrecy) Act, 1983, information relating to the names of individual defaulters is not divulged.

As intimated by RBI, the number of suit-filed accounts of Rs. 1 crore and above, as maintained by CIBIL, is 3,379 involving an amount of Rs. 21,428.80 crore. The information pertaining to suit filed cases can be accessed at the website of CIBIL at

(b) To improve the health of financial sector, to reduce the NPAs, to improve asset quality of the banks and to create a good recovery climate, Reserve Bank of India (RBI) and the Government have already taken various steps over the years, which, *inter-alia*, include prescribing prudential norms for provisioning and classification of non-performing assets, guidelines for prevention of slippages, Corporate Debt Restructuring and other restructuring schemes, One Time Settlement schemes, enactment of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002, the Credit Information Companies (Regulation) Act, 2005 and the Recovery of Debts due to Banks and

Financial Institutions (DRT) Act, 1993 and Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI), which has been operationalised *w.e.f.* 31st March, 2011.

Issuing of new banking licences

2199. SHRI RAMDAS AGARWAL: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that banking licences are set to be issued shortly in the country by Government;

(b) if so, the criteria likely to be followed by Government in issuing new banking licenses;

(c) whether Government would prefer issuing licences through auction in order to keep complete transparency; and

(d) if so, the details thereof including total number of such licences issued so far?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA):
(a) to (d) The Finance Minister, in his budget speech on February 26, 2010, announced that granting new licenses to private sector players would be considered by the Reserve Bank. With a view to examining the need, if any, to issue revised guidelines for bank licensing, a discussion paper — marshalling the international practices, the Indian experience as also the extant ownership and governance guidelines — was prepared by RBI and placed on its website for wider comments and feedback in August, 2010. After examining the comments/suggestions received, RBI has issued draft guidelines for licensing of new banks in the private sector on 29.08.2011. RBI has informed that it would issue the final guidelines after taking views/suggestions of various stakeholders.

Operation of ATMs through private operators

†2200. SHRI RASHEED MASOOD: Will the Minister of FINANCE be pleased to state:

(a) whether Government has formulated a policy to operate ATMs through private operators; and

(b) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA):
(a) and (b) As per the extant branch authorization policy of the Reserve Bank of India (RBI), general permission has been granted to all the Scheduled Commercial Banks to install ATMs/Mobile ATMs at the location of their choice and the banks are not required to take prior permission of RBI for setting up of ATMs.

†Original notice of the question was received in Hindi.