

### Rise in NAPs of SBI

2197. SHRI R.C. SINGH:

SHRI D. RAJA:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the total gross Non-Performing Assets (NPAs) of State Bank of India (SBI) has shot up from ` 23,205 crore as on September 30, 2010 to ` 33,946 crore as on September 30, 2011; and

(b) if so, the details thereof and Government's reaction thereto?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA):

(a) and (b) Yes, Sir. The detailed break-up of Non-Performing Assets (NPAs) of the State Bank of India (SBI) is as under:—

(Rs. in crores)		
Segment	30.09.2010	30.09.2011
Commercial and Institutional	7,826	3,252
Small Scale Industry	2,502	3,006
Small Business Finance	2,654	6,832
Agriculture	3,718	13,545
Personal (Retail)	4,549	4,870
Foreign Offices	1,956	2,441
<b>TOTAL :</b>	<b>23,205</b>	<b>33,946</b>

SBI has taken a number of steps to cope up with this situation. Some of the important steps are as under:—

(i) **Controlling fresh accretion to NPAs:**

- Identification and review of Special Mention Accounts (SMA) has been put in place for early diagnosis of the problems with appropriate time bound action.
- Focused attention is given to Restructuring/Reschedulement of eligible accounts, which are technically viable and economically feasible.
- Account tracking Centres have been set up to focus on prevention of probable NPAs slipping into NPAs.

(ii) **Resolution of NPAs:**

- All recovery measures, already in vogue, are being seriously reviewed and followed up.

- 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