

(c) the names of 20 biggest loanees of the SBI and the details of the process of recovering loans from them; and

(d) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) to (b) The details of loans disbursed by State Bank of India (SBI) for various schemes during last three years and the amount of loan which has not been recovered is as under:-

Year	Advances (As on 31st March)	Gross NPA (as on 31st March)
2012	7,58,265	37,849
2011	6,63,065	24,068
2010	5,69,208	19,263

The criteria adopted in sanctioning loans are in accordance with the Board approved policies of the Bank and prudential regulatory norms.

(c) and (d) 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.

#### **Loan given to kingfisher by SBI**

†202. SHRI NARESH AGRAWAL: Will the Minister of FINANCE be pleased to state:

(a) the quantum of loan given by the State Bank of India to Kingfisher;

(b) whether it is a fact that the bank had not made any arrangement for guarantee and collateral guarantee for the repayment of loan and as a result Kingfisher now owes 1400 crore rupees to State Bank of India; and

(c) if so, the steps taken to recover that amount and the officials responsible for giving loan in this manner and the action taken against them?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) to (c) State Bank of India (SBI) has reported that they have

† Original notice of the question was received in Hindi.

extended loan aggregating to Rs. 1,411 crore (Fund based - Rs. 1,189 crore, Non-fund based-Rs. 222 crore) to Kingfisher Airlines Limited (KAL). The loan to KAL has been extended in compliance with Bank's guidelines as also Reserve Bank of India's guidelines. Personal/corporate Guarantees of Promoters are available for bank's facilities.

### **Depreciation of Indian Rupee**

†203. SHRI THAAWAR CHAND GEHLOT: Will the Minister of FINANCE be pleased to state:

(a) the time by when depreciation of Indian rupee has taken place against US dollar during the last three years and the extent to which it has been depreciated;

(b) the reasons therefor;

(c) whether any measures has been taken by Government to check present depreciation of Indian Rupees against US Dollar; and

(d) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) The exchange rate of rupee against the US dollar during the last three years is given in the table below:

Period	Exchange rate of rupee per US dollar (month average)	Appreciation(+) / Depreciation (-) March over March of previous year
March 2010	45.50	12.6
March 2011	44.97	1.2
March 2012	50.32	(-)10.6

(b) The reason for the appreciation/depreciation of exchange rate value of the rupee against US dollar is the supply-demand imbalance in the domestic foreign exchange market. The recent decline is due to widening of trade and current account deficit and slowdown in portfolio flows on account of escalation in Euro zone crisis and strengthening of US dollar in the international market due to the safe haven status of US Treasuries.

(c) and (d) The Government of India and the Reserve Bank of India have taken a number of steps to facilitate capital inflows and boost exports in order to

† Original notice of the question was received in Hindi.