

(c) and (d) SIT is monitoring a number of cases. It shall be submitting its report to Hon'ble Supreme Court from time to time.

Restriction on third party ATM withdrawal

237. SHRI DEVENDER GOUD T.: Will the Minister of FINANCE be pleased to state.

(a) whether the Reserve Bank of India (RBI) has asked banks to restrict number of free withdrawals from third party ATMs to two from the existing five transactions in cities;

(b) whether there is also a proposal to increase the transaction fee of ₹20 for every transaction at non-home ATM banking machines;

(c) the reasons for taking these measures which are detrimental to the account holders; and

(d) the details of ATM network of nationalized and private banks in the country ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA): (a) Reserve Bank of India (RBI) has issued directives to Banks under Section 10(2) read with Section 18 of Payment and Settlement Systems Act, 2007 (Act 51 of 2007), that the number of mandatory free transactions for savings bank account customers at other banks' ATMs is reduced from the present five to three transactions per month (inclusive of both financial and non-financial transactions) for transactions done at the ATMs located in the six metro centres, viz. Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad. The banks can offer more than three free transactions at other bank ATMs to their account-holders.

(b) No, Sir

(c) The decision was taken by Reserve Bank of India in view of the Indian Banks' Association's plea for removal of free transactions at other banks ATMs at metro centres and other large townships in the country in view of the growing cost of ATM deployment and maintenance incurred by banks on the one hand as well as the rising interchange out-go due to these free transactions.

(d) The details of ATM network of nationalized and private banks in the country are given in the Statement.

Statement

*Details of the ATM network of Public and Private Sector
Banks at the end of September 2014.*

	Number of ATMs
PSB Allahabad Bank	1121
PSB Andhra Bank	2020
PSB Bank of Baroda	7025
PSB Bank of India	5505
PSB Bank of Maharashtra	1839
PSB Canara Bank	7095
PSB Central Bank of India	4095
PSB Corporation Bank	2746
PSB Dena Bank	1432
PSB IDBI Ltd.	2727
PSB Indian Bank	2186
PSB Indian Overseas Bank	3282
PSB Oriental Bank of Commerce	2449
PSB Punjab and Sind Bank	1163
PSB Punjab National Bank	7954
PSB Syndicate Bank	2916
PSB UCO Bank	2151
PSB Union Bank of India	6628
PSB United Bank of India	1759
PSB Vijaya Bank	1554
TOTAL	67647
SBI State Bank of Bikaner and Jaipur	1681
SBI State Bank of Hyderabad	2385
SBI State Bank of India	45391
SBI State Bank of Mysore	1209

		Number of ATMs
SBI	State Bank of Patiala	1319
SBI	State Bank of Travancore	1440
	TOTAL	53425
PSB	TOTAL	121072
Pvt.	Axis Bank Ltd.	13146
Pvt.	Catholic Syrian Bank Ltd.	233
Pvt.	City Union Bank	995
Pvt.	Development Credit Bank	252
Pvt.	Dhanalakshmi Bank Ltd.	396
Pvt.	Federal Bank Ltd.	1435
Pvt.	HDFC Bank Ltd.	11515
Pvt.	ICICI Bank Ltd.	11739
Pvt.	Indusind Bank Ltd.	1277
Pvt.	ING Vysya Bank Ltd.	635
Pvt.	Jammu and Kashmir Bank	851
Pvt.	Karnataka Bank Ltd.	758
Pvt.	Karur Vysya Bank Ltd.	1637
Pvt.	Kotak Mahindra Bank Ltd.	1159
Pvt.	Ratnakar Bank Limited	378
Pvt.	South Indian Bank	1063
Pvt.	Tamilnad Mercantile Bank Ltd.	749
Pvt.	The Laxmi Vilas Bank Ltd.	638
Pvt.	Yes Bank Ltd.	1149
	TOTAL	50005
For	American Express	0
For	Bank of America	0
For	Barclays Bank PLC	0
For	Citi Bank	577

		Number of ATMs
For	DBS Bank	31
For	Deutsche Bank Ltd.	39
For	Firststrand Bank	12
For	Hongkong and Shanghai Bkg. Corpn.	143
For	Royal Bank of Scotland N V	60
For	Standard Chartered Bank Ltd.	279
	TOTAL	1141
	GRAND TOTAL	172218

Source: RBI

Recovery of loan from defaulters

238. SHRI VIJAY JAWAHARLAL DARDA: Will the Minister of FINANCE be pleased to state:

- (a) whether it is a fact that Non-performing Assets (NPAs) of Public Sector Banks has increased over the years;
- (b) if so, the details of NPAs during the last three years, bank-wise;
- (c) the amount of money recovered during the last one year from the defaulters;
- (d) whether any bank has been found violating norms of financing industrial houses and providing loans without guarantee; and
- (e) if so, the details of such banks and action taken thereon?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA): (a) and (b) The Public Sector Bank-wise details on NPAs during the last three years are given in Statement (*See* below).

(c) As per data received from Reserve Bank of India, Actual Recoveries to the tune of ₹ 33486 crore have been made during the financial year 2013-14.

(d) and (e) No such case has come to the notice of Government. The exposure of banks to borrowers is governed by RBI Master Circular on Exposure norms, dated 1st July, 2014, which provides, a bank's exposure to a single borrower can go up to 25 per cent of the bank's total capital while its group exposure limit can go up to 55 per of its total capital. Financial Stability Report (FSR), December, 2013, of RBI has stated that