Blacklisting of loan defaulting companies

†869. SHRI RAMDAS ATHAWALE: Will the Minister of FINANCE be pleased to state:

(a) the details of total amount which has not been paid by the borrowers to the Nationalised Bank, bank-wise and the details of records of such borrowers available in each bank;

(b) whether Reserve Bank of India (RBI) has published the list of such defaulters for the information of the public;

(c) if so, the details thereof; and

(d) whether the defaulter companies have been blacklisted?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA):

(a) to (c) The Public Sector bank-wise data on Gross Non Performing Assets (NPAs) as on March, 2014 is given in the Statement (*See* below).

Reserve Bank of India (RBI) only collects and compiles information on Defaulters (non-suit filed accounts) for ₹ 1 crore and above on half yearly basis and Wilful Defaulters (non-suit filed accounts) for ₹ 25 lakh and above on quarterly basis, from Banks/Financial Institutions (FIs), and disseminates the same among banks/FIs for their confidential use. Further in terms of RBI circular dated June 27, 2014, banks have been advised to submit the Wilful defaulters' data for non-suit filed accounts to Credit Information Companies (CICs) from Dec 2014 onwards. Also, the list of wilful defaulters (suit filed accounts) is now prepared by CICs and banks directly submit the data to CICs w.e.f. Dec 2014.

(d) With regard to Wilful Defaulters (non-suit filed accounts of ₹ 25 lakhs and above), in terms of RBI guidelines, no fresh loans / additional facilities are to be granted by banks/FIs to the listed wilful defaulters for a period of 5 years from the date of dissemination by RBI/CICs.

Further, with regard to defaulters (non-suit filed accounts of ₹ 1 crore and above), RBI guidelines state that the purpose of dissemination is to alert banks/FIs and put them on guard against borrowers who have defaulted in their loans to banks/FIs.

†Original notice of the question was received in Hindi.

Statement

Annual data on amount and no. of gross Non Performing Assets (NPAS)

(Amount ₹ in crore)

Bank Name	Mar-14	
	Amount	No. of NPAs
1	2	3
Allahabad Bank	8,068	2,55,709
Andhra Bank	5,858	1,81,240
Bank of Baroda	11,876	2,08,186
Bank of India	11,869	99,098
Bank of Maharashtra	2,860	1,13,772
Bharatiya Mahila Bank Ltd.	-	-
Canara Bank	7,570	1,52,842
Central Bank of India	11,500	4,13,089
Corporation Bank	4,737	58,371
Dena Bank	2,616	85,360
IDBI Bank Limited	9,960	28,331
Indian Bank	4,562	74,679
Indian Overseas Bank	9,020	2,24,840
Oriental Bank of Commerce	5,618	91,922
Punjab and Sind Bank	2,554	53,210
Punjab National Bank	18,880	4,56,689
Syndicate Bank	4,611	2,50,606
UCO Bank	6,621	1,55,376
Union Bank of India	9,564	4,16,654
United Bank of India	7,118	2,51,489
Vijaya Bank	1,986	70,960

1	2	3
State Bank of Bikaner and Jaipur	2,733	1,55,440
State Bank of Hyderabad	5,824	1,18,353
State Bank of India	61,605	20,08,102
State Bank of Mysore	2,819	75,345
State Bank of Patiala	3,758	47,959
State Bank of Travancore	3,077	94,232
Public Sector Banks	2,27,264	61,41,854

*Source:*RBI: Off-site Balance Sheet returns as reported by banks, global operations

Overcharging of health insured patients by private hospitals

870. SHRI MANSUKH L. MANDAVIYA : Will the Minister of FINANCE be pleased to state:

(a) whether Government is aware that many private sector hospitals are overcharging health insured patients and claiming inflated bills on health insurance providers resulting in their reluctance in releasing insurance claims as also to expand their coverage to senior citizens and the needy;

(b) whether even IRDA has expressed its concerns over this and even pointed out this as a hurdle in expansion of health insurance sector in the country; and

(c) if so, the action taken by the Ministry, along with the Ministry of Health and Family Welfare and State Governments, to prevent this menace as also to punish the guilty severely?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA) : (a) to (c) Insurance Regulatory and Development Authority of India (IRDAI), in its Health Insurance Regulations, 2013 under various provisions has addressed the issue of inflated bills and suggested ways to curb them. The health insurers are in a position to negotiate the cost of treatment with the hospitals which are in the network list of the insurers under cashless claim settlements. However, the position is different for the hospitals which are not in the insurer's network list as they provide treatment by charging the cost to the patient directly. Under such circumstances, the insured patient claims the expenses incurred from the insurers as reimbursement. In these cases, since the rates are not negotiated, the hospital charges may vary from the charges of the network hospitals.