(d) and (e) Reserve Bank of India does not have information in this regard.

[8 March, 2016]

Legal frame-work against wilful defaulters

1212. DR. CHANDAN MITRA: Will the Minister of FINANCE be pleased to state:

- (a) the details of gross non-performing assets of public sector banks as on date bank-wise;
- (b) whether the Government has made any efforts to effectively deal with willful defaulters and check soaring bad loan;
 - (c) if so, the details thereof; and
- (d) the steps taken by the Government to plug loopholes in the central legal frame-work of debt recovery and harsh penal provisions for wilful defaulters?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA): (a) The details of gross NPA are given in the Statement (*See* below).

- (b) and (c) RBI Master circular, 2015 on wilful default prescribes the following penal measures against the wilful defaulters:
 - No additional facilities to the listed wilful defaulters, such companies (including their entrepreneurs/promoters) should be debarred from institutional finance from the scheduled commercial banks, financial institutions, NBFCs, for floating new ventures for a period of 5 years.
 - The legal process for recovery of dues, criminal proceedings against wilful defaulters, wherever necessary.
 - A proactive approach for a change of management, a covenant in the loan agreements, that the borrowing company should not induct on its board a person whose name appears in the list of willful defaulters.
- (d) To plug the loopholes in the central legal framework of debt recovery and harsh penal provisions for wilful defaulters, the Government has taken the following steps:
 - Establishment of 6 new Debt Recovery Tribunals (DRTs), scanning and digitization of legacy data, collection of MIS data, Implementation of e-filing in DRTs. delegation of administrative and financial powers to DRTs, holding of Lok Adalats regularly, vacancies in DRTs being filled regularly.

Statement

Bank-wise details of Gross NPA, as on 31.12.2015

Bank Name	Total Gross Advances	Gross NPAs	Gross NPAs to Gross Advances
1	2	3	4
Allahabad Bank	1,49,653	9,611	6.42
Andhra Bank	1,35,934	9,051	6.66
Bank of Baroda	2,74,566	27,354	9.96
Bank of India	2,79,070	32,995	11.82
Bank of Maharashtra	1,04,260	9,429	9.04
Bharatiya Mahila Bank Ltd.	489	1	0.20
Canara Bank	3,10,285	14,872	4.79
Central Bank of India	1,96,329	17,564	8.95
Corporation Bank	1,46,738	9,760	6.65
Dena Bank	80,584	7,673	9.52
IDBI Bank Limited	1,96,093	16,732	8.53
Indian Bank	1,20,461	5,599	4.65
Indian Overseas Bank	1,60,776	19,053	11.85
Oriental Bank of Commerce	1,52,721	10,031	6.57
Punjab & Sind Bank	64,904	3,391	5.23
Punjab National Bank	3,50,490	26,561	7.58
Syndicate Bank	1,66,466	7,481	4.49
UCO Bank	1,21,060	15,481	12.79
Union Bank of India	2,36,282	16,098	6.81
United Bank of India	70,280	6,112	8.70
Vijaya Bank	89,750	4,012	4.47
Nationalised Banks	34,07,192	2,68,862	7.89
State Bank of Bikaner & Jaipur	73,021	3,079	4.22
State Bank of Hyderabad	1,10,392	5,832	5.28
State Bank of India	11,64,173	72,871	6.26
State Bank of Mysore	53,191	2,915	5.48

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1	2	3	4
State Bank of Patiala	82,483	5,789	7.02
State Bank of Travancore	67,241	2,384	3.55
(SBI Group)	15,50,500	92,869	5.99
Grand Total	49,57,692	3,61,731	7.30

Source: RBI - Dec. 2015 data provisional.

Foreign investments for 'Make in India' programme

1213. SHRI C.P. NARAYANAN: Will the Minister of FINANCE be pleased to state:

- (a) the number of investors have come forward to invest in India under Make in India programme;
 - (b) how much investment has already been made;
 - (c) how much is in the pipeline; and
- (d) during the current financial year how much money has been withdrawn by foreign investors?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA): (a) to (c) The compiled required information about the number of investors and investment in the pipeline is available on the website of Make in India *i.e.* www.makeinindia.com under the MAKE IN INDIA: IMPACT on the home page of the website. The details of FDI equity inflow received after Make in India initiatives (for the period October, 2014 to December, 2015 are as follows:

Sl. No.	Year	FDI in US\$ Million
1.	2014-15 (October)	16,239.13
2.	2015-16 (April-December)	29,442.45
	Grand Total	45,681.57

Note:

- 1. Includes 'equity capital component' only.
- Complete/separate data on NRI Investment is not maintained by RBI However, the above FDI Inflows data on NRI Investment, includes Investment by NRI' who have disclosed their status as NRI's, at the time of making their Investment.
- (d) The data of investments made by Foreign Portfolio Investors (FPIs) under the portfolio investment scheme is being reported to SEBI by the custodians of