

Bad debts in industrial and agricultural sector

†1057. SHRI RAM KUMAR KASHYAP: Will the Minister of FINANCE be pleased to state:

- (a) the terms and conditions for providing loans to industry sector and agricultural sector;
- (b) the bank-wise total number of cases regarding non-repayment of loans by the industrial houses and industrialists and the total bad debt involved therein;
- (c) the number of cases regarding non-repayment of loans given in the agricultural sector and the bank-wise details of bad debt involved therein; and
- (d) the steps being taken by Government to recover loans from agriculture as well as industry sectors?

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

(a) The Reserve Bank of India has advised banks to put in place loan policy duly approved by their Board of Directors. Banks are required to take credit related decisions based on their internal assessment of the commercial viability of the loan within their Board approved policy and regulatory guidelines of RBI.

(b) and (c) The details of Gross Advances, Gross Non-Performing Assets (GNPA) and GNPA ratio, towards Corporate and Agriculture lending for Public Sector Banks (PSBs) are given in the Statement (*See below*).

(d) The legal mechanisms available to lenders for recovery of their loans are outlined in The Recovery of Debts Due to Banks & Financial Institutions (RDDBFI) Act, 1993, The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002 and Lok Adalats. The present set-up of SARFAESI, Debt Recovery Tribunals (DRTs) and Lok Adalats provides an effective and expeditious mode to the banks and financial institutions to recover their dues. Reserve Bank of India (RBI) has also undertaken steps which include (i) Formation of Joint Lenders' Forum (JLF) for revitalizing stressed assets in the system, (ii) Flexible Structuring for long term project loans to Infrastructure and Core industries, and (iii) Strategic Debt Restructuring (SDR) scheme.

†Original notice of the question was received in Hindi.

Statement*Details of Gross Advances, Gross NPAs and GNPA ratio of PSBs**as on 31.12.2015**(₹ crore)*

Name of Banks	Corporate Lending			Agricultural Lending		
	Gross Advances	Gross NPAs	NPA Ratio	Gross Advances	Gross NPAs	NPA Ratio
1	2	3	4	5	6	7
Allahabad Bank	75,008	6,228	8.30	32,588	1,409	4.32
Andhra Bank	71,982	6,455	8.97	21,545	1,098	5.10
Bank of Baroda	1,52,952	15,130	9.89	33,576	3,932	11.71
Bank of India	1,66,147	18,688	11.25	42,500	2,486	5.85
Bank of Maharashtra	60,496	5,366	8.87	14,248	977	6.86
Bharatiya Mahila Bank Ltd.	323	0	0.01	37	0	0.80
Canara Bank	1,48,499	8,917	6.00	65,061	1,800	2.77
Central Bank of India	1,00,294	11,491	11.46	32,592	1,578	4.84
Corporation Bank	85,071	7,492	8.81	18,374	426	2.32
Dena Bank	42,901	4,940	11.52	15,278	813	5.32
IDBI Bank Limited	1,29,214	12,875	9.96	15,390	1,548	10.06
Indian Bank	66,582	3,720	5.59	20,867	527	2.52
Indian Overseas Bank	85,098	12,235	14.38	26,903	2,001	7.44
Oriental Bank of Commerce	88,188	6,326	7.17	21,596	1,144	5.30
Punjab & Sind Bank	44,035	1,614	3.66	7,871	411	5.23
Punjab National Bank	1,90,164	13,791	7.25	57,958	3,463	5.97
Syndicate Bank	96,502	3,667	3.80	25,888	1,475	5.70
UCO Bank	30,938	7,356	23.78	15,314	1,503	9.82
Union Bank of India	1,30,512	9,387	7.19	36,927	2,306	6.25
United Bank of India	39,759	2,533	6.37	7,993	1,339	16.75
Vijaya Bank	47,436	2,574	5.43	9,964	474	4.76
Nationalised Banks	18,52,101	1,60,784	8.68	5,22,469	30,711	5.88
State Bank of Bikaner & Jaipur	37,322	1,196	3.20	15,357	1,066	6.94

1	2	3	4	5	6	7
State Bank of Hyderabad	48,015	3,309	6.89	18,828	544	2.89
State Bank of India	6,58,314	51,162	7.77	1,51,402	10,219	6.75
State Bank of Mysore	25,058	1,953	7.79	10,797	427	3.95
State Bank of Patiala	43,352	4,059	9.36	12,975	555	4.28
State Bank of Travancore	30,970	1,150	3.71	17,149	215	1.25
SBI Group	8,43,031	62,830	7.45	2,26,508	13,026	5.75
Public Sector Banks	26,95,132	2,23,613	8.30	7,48,977	43,737	5.84

Source: RBI - Dec., 2015 data provisional

PSB loans to industrialists and corporates

†1058. SHRI RAM KUMAR KASHYAP: Will the Minister of FINANCE be pleased to state:

(a) the number of industrialists/corporate houses in the country who have taken a loan of ₹ 500 crores or more from different banks during the last three years;

(b) the number of persons out of them who have repaid/are repaying the loan in the stipulated time;

(c) the name of corporate houses out of them which have not repaid the loan and have been declared defaulters by the banks; and

(d) the stringent steps being taken by Government to recover loan from those who have taken such a huge loan?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA): (a) to (c) Reserve Bank of India (RBI) has informed that the required specific information on industrialists/corporate houses and availment during specific periods is not available. However, it is informed that there were 1365 borrower accounts having funded outstanding loans of ₹ 500 crore and above as at end Dec-2015.

RBI has informed that borrower-wise credit information collected under Section 45(C) of RBI Act, 1934 are not made public under Section 45(E) of RBI Act, 1934, as any credit information contained in any statement submitted by banks under Section 45C shall be treated as confidential.

†Original notice of the question was received in Hindi.